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City of El Cajon
1999-2004 Housing Element and Consolidated Plan

City of El Cajon

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City of El Cajon
1999-2004 Housing Element and Consolidated Plan

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July 1999

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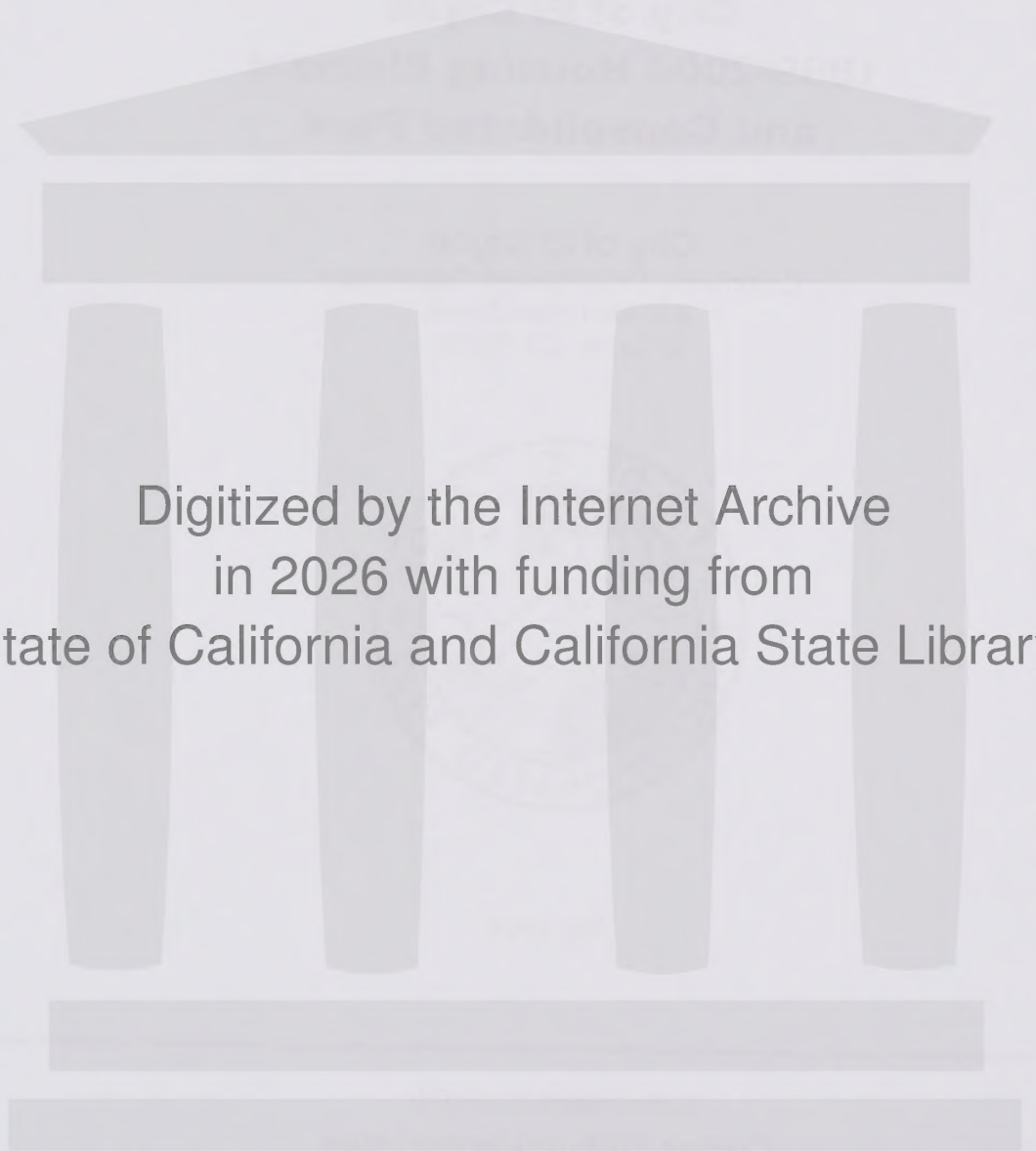
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City of El Cajon
1999-2004 Housing Element and Consolidated Plan

Table of Contents

Federal Regulation Citation	Section		Page
	Executive Summary		E-i
	1. Coordinating and Managing the Process		1-1
	1.1 Legislative Framework		1-1
	1.1.1	State Housing Element Law	1-1
	1.1.2	HUD Community Planning and Development Regulations	1-2
§91.200(b)	1.3 Lead Agency		1-3
§91.100(a)(b) §91.200(b)	1.3 Consultation		1-3
	1.3.1	Housing Programs	1-3
	1.3.2	Homeless Services	1-3
§91.100(a)(2)	1.3.3	Lead-Based Paint	1-3
	1.3.4	Economic Development	1-4
	1.3.5	City Public Works, Facilities, and Public Safety	1-4
	1.3.6	Public and Supportive Services	1-4
§91.100(a)(3,4)	1.3.7	Consultation with Residents and Adjoining Jurisdictions	1-5
§91.100(c)	1.3.8	Public Housing	1-5
§91.105	**2. Summary of Citizen Participation Process**		2-1
	2.1 Consultation Workshop		2-1
	2.2 Citizen Comment Procedures		2-1
	2.2.1	Access to Meetings	2-1
	2.2.2	Access to Information	2-1
	2.2.3	Technical Assistance	2-2
	2.2.4	Public Hearings	2-2
	2.2.5	Publishing the Plan	2-2

Table of Contents (Continued)

Federal Regulation Citation	Section		Page
	2.2.6	Public Comments	2-3
§91.105(b)(3)	2.3	Public Hearings and Approval	2-3
§91.205	**3.**	**Housing and Community Development Needs Assessment**	3-1
§91.205(a)(b)(d)	3.1	Household Needs	3-1
	3.1.1	Demographic and Household Characteristics and Trends	3-1
	3.1.2	Areas of Ethnic and Low-Income Concentrations	3-10
	3.1.3	Special Needs Populations	3-15
	3.1.4	Estimates of Current Housing Needs	3-22
	3.1.5	Projection of Future Housing Needs	3-26
§91.205(c) §91.210(c)	3.2	Homeless Needs	3-27
	3.2.1	Nature and Extent of Homelessness	3-27
	3.2.2	Homeless Subpopulations	3-28
	3.2.3	Needs of Persons Threatened with Homelessness	3-30
	3.2.4	Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness	3-30
	3.2.5	Unmet Needs	3-35
§91.210(b)	3.3	Public and Assisted Housing Needs	3-36
	3.3.1	Public Housing	3-36
	3.3.2	Tenant-Based Rental Housing Assistance	3-36
	3.3.3	Inventory of Assisted Housing Units	3-37
	3.3.4	Assisted Housing Units At-Risk of Converting to Market Rate	3-38
	3.3.5	At-Risk Housing Conversion Potential	3-38
	3.3.6	Preservation and Replacement of At-Risk Housing Cost Analysis	3-40
	3.3.7	Resources for Preservation	3-44
	3.3.8	Quantified Objectives	3-45
§91.205(e), §91.210(a)(b)(e)	3.4	Market Conditions	3-46
	3.4.1	Housing Growth	3-46

Table of Contents (Continued)

Federal Regulation Citation	Section		Page
	3.4.2	Housing Characteristics	3-47
	3.4.3	Housing Cost	3-48
	3.4.4	Housing Condition	3-53
§91.210(e)	**3.5**	**Barriers to Affordable Housing**	3-58
	3.5.1	Market Constraints	3-58
	3.5.2	Governmental Constraints	3-59
	3.6	**Housing Opportunities**	3-67
	3.6.1	Availability of Sites for Housing	3-67
	3.6.2	Availability of Public Services and Facilities	3-71
	3.6.3	Residential Development Potential Compared with Regional Housing Needs	3-72
§91.225(a)(1)	**3.7**	**Fair Housing Needs**	3-74
	3.8	**Redevelopment Housing Obligations**	3-76
	3.8.1	Legislative Framework	3-76
	3.8.2	El Cajon Redevelopment Project Area	3-76
	3.8.3	Redevelopment Housing Set-Aside Fund	3-77
	3.8.4	Redevelopment Housing Obligations	3-77
§91.210(d) §91.215(e)	**3.9**	**Community Development Needs**	3-79
	3.9.1	Community Development Needs and Priorities Surveys	3-79
	3.9.2	Public Housing Non-Housing Needs	3-80
	3.9.3	Anti-Crime Programs	3-81
	3.9.4	Economic Development Activities	3-82
	3.9.5	Infrastructure Improvements	3-86
	3.9.6	Public Facilities	3-89
	3.9.7	Public Services	3-93
	3.9.8	Senior Programs	3-98
	3.9.9	Youth Programs	3-99

Table of Contents (Continued)

Federal Regulation Citation	Section		Page
92.215(a)(4,5)	**4. Housing and Community Development Strategic Plan**		4-1
	4.1 Evaluation of Accomplishments under Adopted Housing Element		4-1
	4.1.1	Conserve and Improving Existing Affordable Housing	4-2
	4.1.2	Provide Adequate Sites	4-3
	4.1.3	Assist in Development of Affordable Housing	4-5
	4.1.4	Remove Governmental Constraints	4-6
	4.1.5	Promote Equal Housing Opportunities	4-7
	4.1.6	Share of Regional Housing Growth	4-9
	4.1.7	Fair Share of Affordable Housing Goal	4-10
	4.2 Goals and Policies		4-11
	4.2.1	Housing	4-11
	4.2.2	Community Development	4-14
	4.3 Resources for Housing and Community Development Activities		4-17
	4.3.1	Inventory of Primary Federal, State, Local, and Private Resources	4-17
91.215(b)(c)(d)(e)	4.4 Housing and Community Development Objectives and Activities		4-20
	4.4.1	Housing	4-21
	4.4.2	Homeless & HIV/AIDS	4-40
	4.4.3	Non-Homeless Persons with Special Needs	4-42
	4.4.4	Community Development Needs	4-45
91.215(h)(i)	4.5 Anti-Poverty Strategy and Coordination		4-57
91.215(g)	4.6 Lead-Based Paint Reduction Strategy		4-58

Table of Contents (Continued)

Federal Regulation Citation	Section		Page
91.215(i)(1,2,3)	4.7	Institutional Structure	4-59
	4.7.1	Public Agencies	4-59
	4.7.2	Non-Profit Organizations	4-60
	4.7.3	Private Industry	4-61
	4.7.4	Delivery System Gaps and Strategy to Overcome Gaps	4-61
	4.7.5	Coordination	4-62
91.215(f)	4.8	Reduction of Barriers to Affordable Housing	4-63
	4.9	Public Housing Resident Initiatives	4-63

Appendices

A. 1998 Combined Housing Element and Consolidated Plan Needs Survey
B. 1998 Continuum of Care Gap Analysis
C. Summary of Citizen Comments
D. Resolutions

List of Tables

Section 3. Housing and Community Development Needs

1. Employment by Industry: 1990 3-5
2. Household Type and Size: 1990 3-6
3. Overcrowded by Tenure: 1990 3-7
4. Race and Ethnicity by Person and Householder: 1990 3-10
5. Income Definitions 3-12
6. Households by Race/Ethnicity and Income: 1990 3-13
7. Orientation and Capacity of Licensed Community Care Facilities 3-15
8. Estimated Percent of People with AIDS and HIV Infection 3-21
9. Housing Assistance Needs of Low and Moderate Income Households 3-23
10. Percent of Overcrowded Households by Income: 1990 3-24
11. Percent of Minority Households with Extremely Low and Very Low Incomes Having Household Problems 3-25
12. Homeless Service Providers in East San Diego County 3-32
13. Tenant-Based Rental Assistance 3-36
14. Assisted Housing Inventory and At Risk Status 3-37
15. Market Value of At-Risk Housing Projects 3-41
16. Rent Subsidies Required 3-43
17. Housing Type: 1990-1998 3-47
18. Housing Sales Price: July 1997-June 1998 3-49
19. Affordable Housing Costs by Income Category 3-51
20. Current Rental Rates in El Cajon: June 1998 3-52
21. Age of Housing Stock: 1990 3-54
22. Childhood Lead Poisoning Agencies and Resources 3-56
23. Number of Housing Units with LBP Occupied by Lower Income Households 3-57
24. Disposition of Loan Applications 3-59
25. Residential Development Standards 3-61
26. Planning Fee Schedule 3-62
27. Vacant Residential Site Inventory 3-68
28. Summary of Residential Site Inventory by Income Category 3-72

Section 4. Housing and Community Development Strategic Plan

1. 1991-1998 Housing Accomplishments 4-8
2. Share of Regional Housing Needs: 1991-1999 4-9
3. Public and Private Resources Available for Housing and Community Development Activities 4-17

List of Figures

Section 3. Housing and Community Development Needs

1. Concentration of Overcrowded Owner-Households 3-8
2. Concentration of Overcrowded Renter-Households 3-9
3. Concentration of Hispanic Households 3-11
4. Concentration of Low Income Population 3-14

List of Charts

Section 3. Housing and Community Development Needs

1. Population Growth - 1990-1998 and 1998-2005 3-2
2. Age Distribution of Population 3-3
3. Housing Growth - 1990-1998 and 1998-2005 3-46
4. Housing Inventory: 1990 3-48
5. Median Housing Sale Prices 3-50
6. Average Rent by Unit Type and Size 3-52
7. Average Rents - 1998 3-53
8. Residential Development Fees 3-63

Executive Summary

City of El Cajon
1999-2004 Housing Element and Consolidated Plan
Executive Summary

Purpose of the Housing Element and Consolidated Plan

This 1999-2004 Housing Element and Consolidated Plan (HE/CP) introduces a new integrated document that addresses both the State housing element requirements as well as the HUD requirements for formula programs.

Pursuant to State law, El Cajon is required to prepare a Housing Element that covers the period of July 1, 1999 through June 30, 2004. The Element must provide an analysis of the City's housing needs based on its population, household, employment base, and housing stock characteristics. The centerpiece of the Element is a comprehensive housing plan with goals, policies, and implementing programs to address the identified needs.

The Consolidated Plan satisfies the statutory requirements for El Cajon's two formula programs: Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME). The Consolidated Plan identifies a jurisdiction's overall housing and community development needs, and outlines a five-year strategy to address those needs. The primary purpose of the Consolidated Plan is to develop a plan for addressing the needs for lower income groups who are the intended beneficiaries of HUD programs.

By integrating the Housing Element and Consolidated Plan into one single housing and community development plan, the City is able to align two very important planning cycles for El Cajon. This consolidated planning process allows the City to comprehensively review its needs, available resources, and implementation strategy.

Housing Element Self-Certification

The State Housing Element law requires that all cities and counties update their housing elements every five years, and that they submit the elements to the State Department of Housing and Community Development (HCD) for a determination of substantial compliance with state law. However, State legislation (AB 1715) sponsored by the San Diego Association of Governments (SANDAG) created the opportunity for jurisdictions within the San Diego region to self-certify their housing elements if they had met their "share" housing needs for the current Housing Element cycle. El Cajon provided affordable housing opportunities to 1,133 households between 1991 and 1996, far exceeding the City's 470-unit share of housing needs for the current housing element cycle, and making the City eligible to self-certify this Housing Element for the 1999-2004 cycle.

Organization of the Housing Element and Consolidated Plan

The Housing Element and Consolidated Plan consists of the following five parts:

Coordinating and Managing the Process - Describes the purpose of the Plan, identifies the lead agency, describes the agencies consulted in preparation of this Plan.

Citizen Participation - Describes the citizen participation process used to solicit community input in preparing the City's 1999-2004 Housing Element and Consolidated Plan.

Housing and Community Development Needs - Contains statistical and analytical information that provides an overall picture of the City's housing and community development needs.

Housing and Community Development Strategic Plan - Identifies priority housing and community development needs that will be addressed and the implementing programs over the next five years.

One-Year Action Plan - Delineates the City's specific programs/activities for the next one-year use of the CDBG and HOME funds. Discussions in the Action Plan also include the use of redevelopment set-aside and other funding sources to leverage the federal funds. The first Action Plan for the 1999-2004 Housing Element and Consolidated Plan covers FY 1999-2000. The Action Plan will be updated annually.

Plan Summary

Housing and Community Development Needs

The **housing needs** of the City of El Cajon are summarized below:

- 27 percent of the City's households in 1990 were within extremely low income and very low income levels.
- 12 percent of the City's renter-households lived in overcrowded conditions, compared to 3 percent of the City's owner-households.
- Overall, 25 percent of the City's owner-households and 51 percent of the renter-households paid more than 30 percent of their gross income on housing in 1990, exceeding the State and HUD standard for affordable housing.
- In 1990, 45 percent of the City's low and moderate income households experienced some kind of housing problems. The housing assistance needs among renters were greater than

among owners. The problems experienced were most severe for large families at the extremely low and very low income levels.

- Home ownership is beyond the reach of most extremely low and very low income households. Low income households may be able to afford small size single-family or condominium units.

- There are few large size rental units available, and rents for three-bedroom apartment or townhouse units are typically not affordable to extremely low or very low income households.

- 11 percent of the City's 1997 population was comprised of elderly persons, who typically require low cost housing with easy access to transit and health care facilities.

- 11 percent of the City's 1990 population had work, transportation, and/or self-care limitations, compared to 9.5 percent for the entire County of San Diego. These disabled residents require special attention relating to housing and services.

- Cumulative through September 30, 1998, 191 cases of AIDS have been recorded in the City of El Cajon. An estimated 76 persons in the City are living with AIDS and HIV, and require a broad range of services, including housing, health care, transportation, and food distribution.

- There is an estimated chronically homeless population of 85 to 100 in El Cajon, where the demand for shelter exceeds the supply.

- Substance abuse is a serious problem among the homeless, creating the need for drug and alcohol rehabilitation services.

- About 2,020 El Cajon households currently receive Section 8 rental assistance; another 1,700 El Cajon households are on the waiting list for some form of tenant-based rental assistance.

- An estimated 9,700 housing units occupied by low and moderate income households may contain lead-based paint.

- In 1991, an estimated 3,600 housing units in El Cajon were substandard. Among these units, 71 percent were owner-occupied and 29 percent were renter-occupied. About 92 percent of the total substandard units were suitable for rehabilitation.

The City of El Cajon's key **community development needs** are summarized below:

- The City's Fire Station #8 is outdated and undersized. A new fire station is needed to replace this station which serves several lower income neighborhoods.
- There is a need for youth activities/programs and safe places for youth to gather, especially for at-risk youth.
- Senior services are needed to address the special needs of the City's elderly population.
- Long-term maintenance and improvement of the City's parks and recreation facilities is necessary.
- Results of a Fair Housing Audit show a moderate incidence of disparate treatment based on race, demonstrating a need for continued education and monitoring on fair housing issues.
- Improvements to the City's public facilities are needed to comply with the accessibility requirements of the Americans with Disabilities Act (ADA).
- The State Employment Development Department measured the City's September 1998 unemployment rate at 4.6 percent compared to the County's 3.9 percent. In addition, 13 percent of the City's population were identified as living below the poverty level. There is a need for job training, economic development, and anti-poverty programs.

Share of Housing

Affordable Housing ~~Goal~~ Estimate

A jurisdiction's share of affordable housing for the 1999-2004 period is calculated by SANDAG based on the maximum number of affordable units/opportunities a jurisdiction can provide given the financial resources and regulatory measures available during the Housing Element cycle.

Currently, for the 1999-2004 cycle, El Cajon's share of affordable housing is estimated by SANDAG as 562 housing units/opportunities, with the following income distribution:

- Extremely Low Income (30 percent of MFI) - 152
- Very Low Income (31-50 percent of MFI) - 180
- Low Income (51-80 percent of MFI) - 230

Share of Regional Housing Growth

In addition to achieving its share of affordable housing opportunities, a jurisdiction is also required by the State Housing Element law to provide for its share of regional housing growth. Currently, El Cajon's share of regional housing growth for the 1999-2004 period is calculated by SANDAG to be 809 units, with the following income distribution:

- Very Low Income (0-50 percent MFI) - 118
- Low Income (51-80 percent MFI) - 97
- Moderate Income (81-120 percent MFI) - 185
- Upper Income (120+ percent MFI) - 409

Housing and Community Development Strategy

The Housing and Community Development Strategy of this Housing Element and Consolidated Plan represents the City's strategy in achieving both its share of affordable housing goals and share of regional housing growth.

Priority 1.1: Conserve and Improve Existing Affordable Housing.

Implementing Programs:

- Residential Rehabilitation Programs
- Mobile Home Park Program Overlay Zone
- Relocation and Replacement Housing Plans
- Section 8 Rental Assistance
- Home Sharing
- Mobile Home Rental Assistance
- Preservation of assisted Housing at Risk of Converting to Market Rate

Priority 1.2: Provide Adequate Sites.

Implementing Programs:

- Land Use Element/Zoning
- Target Housing Sites
- Homeless Shelters and Transitional Housing

Priority 1.3: Assist in the Development of Affordable Housing.

Implementing Programs:

- Density Bonus
- First-Time Homebuyer Assistance
- Mortgage Credit Certificate
- Mortgage Revenue Bond Financing
- Non-Profit Housing Development Corporations
- Land Assemblage and Write-Down
- Pursue Affordable Housing Funding Sources

Priority 1.4: Remove Governmental Constraints.

Implementing Programs:

- Zoning Ordinance
- Second Units
- Condominium Conversions
- Development Fees
- Expedited Project Review

Priority 1.5: Promote Equal Housing Opportunities.

Implementing Programs:

- Fair Housing
- Tenant/Landlord Counseling and Fair Housing Program

Priority 2.1: Evaluate Support Facilities and Service Needs of the Homeless and Near Homeless, and Identify Appropriate Agencies and Resources.

Implementing Programs:

- Continuum of Care for the Homeless

Priority 3.1: Provide Housing Assistance and Supportive Services to Lower Income Households with Special Needs.

Implementing Programs:

- Supportive Services
- Special Needs Housing

Priority 4.1: Improve Public Safety through Crime Prevention Programs.

Implementing Programs:

- Crime Awareness/Prevention Programs

Priority 4.2: Provide for the Economic Development Needs of Low Income Target Areas.

Implementing Programs:

- Downtown Business Improvement Program
- Section 108 Loan
- Coordination with other Agencies

Priority 4.3: Provide for Needed Infrastructure Improvements in Low Income Target Areas.

Implementing Programs:

- Capital Improvement Planning

Priority 4.4: Provide for Necessary Planning Activities to Develop and Implement Both Housing and Community Development Plans to Address Anticipated Needs.

Implementing Programs:

- CDBG and HOME Administration
- Fair Housing

Priority 4.5: Provide for New Community Facilities and Improve the Quality of Existing Community Facilities to Serve Those of Lower Income.

Implementing Programs:

- ADA Transition Plan
- Capital Improvement Planning
- Community Facilities

Priority 4.6: Provide Needed Community Services to Those of Lower Income.

Implementing Programs:

- Community Services

Priority 4.7: Provide Supportive Services and Facilities to Seniors.

Implementing Programs:

- Senior Services and Facilities

Priority 4.8: Provide Supportive Services and Facilities to Youth, Particularly Those Considered at Risk.

Implementing Programs:

- Youth Services and Facilities

One-Year Action Plan for FY 1999-2000

For FY 1999-2000, the City of El Cajon anticipates receiving $1,353,000 in CDBG funds and $693,000 in HOME funds. The City plans to pursue the following programs/activities using these monies to address the identified housing and community development needs:

CDBG Capital Projects:

- Boys and Girls Club of East County - Facility Improvements
- ADA and Facility Upgrades at Community Facilities
- Housing Rehabilitation Loan Program
- Cajon Valley Park Ballfields/Recreation Field Improvements
- City Public Works - Installation of Pedestrian Ramps
- Construction of Renette Park Multi-Purpose Facility

- Labor's Community Service Home Security Rehabilitation Program
- Lutheran Social Services - Caring Neighbors Program

CDBG Public Services:

- Community-Oriented Policing Services (COPS) Grant Matching
- Meals on Wheels for Seniors
- San Diego Youth & Community Services

CDBG Administration/Planning/Design:

- Heartland Human Relations and Fair Housing Association
- General CDBG Administration

HOME Projects:

- Heartland Human Relations and Fair Housing Association
- General HOME Administration

Table of Contents

Federal Regulation Citation	Section		Page
	1. Coordinating and Managing the Process		1-1
	1.1 Legislative Framework		1-1
	1.1.1	State Housing Element Law	1-1
	1.1.2	HUD Community Planning and Development Regulations	1-2
§91.200(b)	1.3 Lead Agency		1-3
§91.100(a)(b) §91.200(b)	1.3 Consultation		1-3
	1.3.1	Housing Programs	1-3
	1.3.2	Homeless Services	1-3
§91.100(a)(2)	1.3.3	Lead-Based Paint	1-3
	1.3.4	Economic Development	1-4
	1.3.5	City Public Works, Facilities, and Public Safety	1-4
	1.3.6	Public and Supportive Services	1-4
§91.100(a)(3,4)	1.3.7	Consultation with Residents and Adjoining Jurisdictions	1-5
§91.100(c)	1.3.8	Public Housing	1-5

1.0 Coordinating and Managing the Process

Section 1. Coordinating and Managing the Process

1.1 Legislative Framework

This 1999-2004 Housing Element and Consolidated Plan (HE/CP) document represents the City of El Cajon's effort in fulfilling the requirements under the State Housing Element law and federal Community Planning and Development (CPD) regulations. This section explains the legislative frameworks governing the purpose and required content of this document.

1.1.1 State Housing Element Law

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning and housing programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of the comprehensive General Plan.

Pursuant to State law, this Housing Element covers the five-year period of July 1, 1999 through June 30, 2004. The Element must include the following components:

- An analysis of the City's population, household, and employment base, and the characteristic of the housing stock.
- A summary of the present and projected housing needs of the City's households.
- A review of potential constraints to meeting the City's identified housing needs.
- An evaluation of opportunities that will further the development of new housing.
- A statement of the Housing Plan to address the identified housing needs.

Relationship of the Housing Element to the General Plan

The City of El Cajon General Plan underwent a comprehensive update in 1990, and is comprised of the following nine elements: 1) Annexation; 2) Circulation; 3) Conservation; 4) Historic Preservation; 5) Housing; 6) Land Use; 7) Noise; 8) Open Space; and 9) Safety. The Housing Element is being updated at this time in conformance with the 1999-2004 update cycle for jurisdictions in the SANDAG region. The Housing Element builds upon the other General Plan elements and is entirely consistent with the policies set forth by the General Plan. As portions of

the General Plan are amended in the future, the Plan (including the Housing Element) will be reviewed to ensure that internal consistency is maintained.

Housing Element Self-Certification

The State Housing Element law requires that all cities and counties update their housing elements every five years, and that they submit the elements to the State Department of Housing and Community Development for a determination of substantial compliance with state law. However, State legislation (AB 1715) sponsored by the San Diego Association of Governments (SANDAG) created the opportunity for jurisdictions within the San Diego region to self-certify the housing element of their general plan.

Before June 30, 1999, jurisdictions seeking self-certification must prepare an updated housing element with the same content and analysis as is required of those who seek certification through the State Department of Housing and Community Development. In order to self-certify the housing element prepared in 1999, a jurisdiction must meet its share of housing needs contained in the SANDAG Regional Housing Needs Statement during the current housing element cycle (1991 to 1999). Typically, the housing element is required to be updated every five years. However, the current housing element cycle has been extended to cover an eight-year period due to delays in planning for self-certification and the lack of state budget for the Regional Councils of Governments to generate the regional housing growth allocations.

Through a variety of rental assistance, homebuyer assistance, new construction, and rehabilitation programs, El Cajon provided affordable housing opportunities to 1,133 households between 1991 and 1996, far exceeding the City's share of 470 units/opportunities for the current housing element cycle. This level of accomplishments renders the City eligible to self-certify the housing element for the 1999-2004 cycle.

1.1.2 HUD Community Planning and Development Regulations

The HUD Consolidated Plan satisfies the statutory HUD requirements of El Cajon's two Community Planning and Development (CPD) formula programs: Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME).

The Consolidated Plan is a planning document that identifies a jurisdiction's overall housing and community development needs, and outlines a strategy to address those needs. The Plan must include the following components:

- A description of the jurisdiction's housing and community development needs and market conditions.

- A strategy that establishes priorities for addressing the identified needs.
- A short-term investment plan that outlines the intended use of resources.

A primary purpose of the Consolidated Plan is to develop a plan for addressing the needs for lower income groups who are the intended beneficiaries of HUD programs.

1.2 Lead Agency

The El Cajon Department of Community Development serves as the lead agency in coordinating the preparation of the Housing Element and Consolidated Plan. Extensive efforts were undertaken by the City to solicit input in the development of this Plan.

1.3 Consultation

Various City departments, community-based organizations, and housing and service providers contributed to the development of the 1999-2004 Housing Element and Consolidated Plan in the following areas:

1.3.1 Housing Programs

- San Diego County Housing Authority
- San Diego Association of Governments (SANDAG)
- U.S. Department of Housing and Urban Development (HUD)

1.3.2 Homeless Services

- Regional Task Force on the Homeless
- Crisis House

1.3.3 Lead-Based Paint

- County of San Diego Department of Health Services (DHS) - Child and Adolescent Health Program

1.3.4 Economic Development

- East County Regional Chamber of Commerce
- San Diego County Consortium Private Industry Council
- El Cajon Redevelopment Agency
- East County Regional Occupational Program (ROP)
- Grossmont College Regional Occupational Program (ROP)

1.3.5 City Public Works, Facilities, and Public Safety

- General Services
- Public Works
- Parks and Recreation
- Police Department
- Fire Department

1.3.6 Public and Supportive Services

The City conferred with a variety of social service agencies in preparation of the Housing Element and Consolidated Plan. A consultation workshop was held to solicit input on community development and housing needs, including social service needs, on October 29, 1998. An updated *Housing and Community Development Needs Survey* was sent to the service agencies, soliciting their input on prioritizing needs and resources. A copy of the survey is included in Appendix A.

The following agencies and City departments participated in the consultation workshop:

- Boys and Girls Club of East County
- Bank of America
- Community Housing of North County
- County of San Diego Department of Health Services (DHS) - Division of AIDS and Community Epidemiology
- Crisis House
- East County Council on Aging
- El Cajon Medical Health Center
- El Cajon Fire Department
- El Cajon Police Department
- El Cajon Parks Department
- El Cajon Recreation Department
- Heartland Human Relations and Fair Housing Association

- San Diego Interfaith Housing Foundation
- Little House Family Services
- Meals-on-Wheels (Greater) San Diego

1.3.7 Consultation with Residents and Adjoining Jurisdictions

Consultation with Residents

In 1995 when preparing the first El Cajon Consolidated Plan, the City conducted a *Housing Community Development Needs Survey* in order to develop the priorities for expenditure of CDBG and HOME funds. The surveys were printed in both English and Spanish, and were distributed to both low and moderate income neighborhoods as well as other areas within the City. A total of 299 persons responded to the survey, ranking priority needs for the following categories: community facilities; infrastructure improvements; community services; accessibility for the disabled; economic development; and housing.

Given that only three years have lapsed since the last survey, the survey results still reflect community views that are used to help guide the City in making its policy decisions.

The El Cajon City Council conducted two public hearings on February 9 and March 9 of 1999 to allocate the FY 1999-2000 CDBG and HOME funds, and to solicit public input on the City's CDBG and HOME programs. On April 13, the City conducted a third public hearing to solicit public input for the Draft Five-Year Housing Element and Consolidated Plan, and One-Year Action Plan for FY 1999-2000. No public comments were received (see Appendix C).

Consultation with Adjoining Jurisdictions

Copies of the Draft 1999-2004 Housing Element and Consolidated Plan were sent to adjacent units of local government during the 30-day public review of the Plan. This includes the cities of La Mesa and Santee, and the County of San Diego.

1.3.8 Public Housing

There are no public housing projects in El Cajon.

2.0 Summary of Citizen Participation Process

Table of Contents

Federal Regulation Citation	Section	Page
§91.105	**2. Summary of Citizen Participation Process**	2-1
	2.1 Consultation Workshop	2-1
	2.2 Citizen Comment Procedures	2-1
	2.2.1 Access to Meetings	2-1
	2.2.2 Access to Information	2-1
	2.2.3 Technical Assistance	2-2
	2.2.4 Public Hearings	2-2
	2.2.5 Publishing the Plan	2-2
	2.2.6 Public Comments	2-3
§91.105(b)(3)	2.3 Public Hearings and Approval	2-3

Section 2. Summary of Citizen Participation Process

Citizen participation is one of the most important components of the Housing Element/ Consolidated Plan process. The City of El Cajon Department of Community Development utilized the following strategy to solicit meaningful community input in preparing the City's Five-Year Housing Element and Consolidated Plan.

2.1 Consultation Workshop

On October 29, 1998, the City conducted a consultation workshop with housing, as well as public and social service providers. A variety of service agencies serving the general public and populations with special needs attended the workshop. An updated *Housing and Community Development Needs Survey* was sent to these agencies prior to the meeting, soliciting their input on prioritizing needs and resources. The results were compiled to compare to previously identified needs. A copy of the survey is included in Appendix A.

2.2 Citizen Comment Procedures

As part of the City's Community Development Block Grant (CDBG) program, El Cajon adopted a Citizen Participation Plan (CPP) pursuant to HUD regulations and adheres to the citizen comment procedures established in the (CPP). Residents were given timely notices of public hearings held for the Housing Element and Consolidated Plan. Residents were also given a 30-day period to review the draft Plan.

2.2.1 Access to Meetings

The City of El Cajon allowed adequate, timely notification of all public meetings. The two public meetings held during the Housing Element/Consolidated Plan process were advertised in the newspaper.

2.2.2 Access to Information

As part of the 30-day public review period, copies of the Draft Housing Element and Consolidated Plan were available for the public to read at the following locations:

- County of San Diego Branch Library, 200 E. Lexington Avenue, El Cajon
- Department of Community Development, City of El Cajon, 200 E. Main Street

At the end of the 30-day period, the City Council adopted the Plan and transmitted it to HUD for approval. The City of El Cajon is eligible to self-certify the Housing Element portion of this Plan. No approval by the State Department of Housing and Community Development is required. Nevertheless, the City transmitted the final adopted Housing Element and Consolidated Plan to the State as an indication of its compliance with the updating requirements for the 1999-2004 housing element cycle.

The final Housing Element and Consolidated Plan, amendments to the Plan, and Consolidated Annual Performance Evaluation and Reporting (CAPER) will be available for five years at City Hall and public libraries.

City staff will ensure adequate notification of any public hearings related to significant amendments and performance reviews of the Housing Element and Consolidated Plan. Advance notice of public hearings will be printed in a newspaper of general circulation at least ten days prior to the meeting date.

2.2.3 Technical Assistance

City staff notified public meeting participants and other community members who represent lower and moderate income groups that they could receive technical assistance in order to develop funding requests for CDBG and HOME funds. Technical assistance for such groups includes helping them understand the program requirements and determination of eligible/ineligible activities; suggestions on structuring new programs, and assistance in completing the application.

2.2.4 Public Hearings

Public hearings were publicized adequately and held at times and locations which are convenient to the community. The location of the hearing at City Hall is accessible to persons with physical disabilities.

2.2.5 Publishing the Plan

The Draft Housing Element and Consolidated Plan which contains community overview with needs assessment, housing and community development five-year strategic plan, and annual funding plan, was distributed for a 30-day public review on March 29, 1999. The City Council adopted the Plan on April 27, 1999 and the final Plan was provided to the Los Angeles HUD office for approval and to the State Housing and Community Development Department for their

records. Publication of notices in local newspapers and direct mail announcements to interested groups and individuals described the purpose, priorities, and goals of the Plan, and the availability of the Draft Plan for review.

2.2.6 Public Comments

During the 30-day public review, community members were given the opportunity to comment on the Draft Housing Element and Consolidated Plan. Community members were encouraged to submit comments during the development of the Plan, and were also encouraged to submit comments to any subsequent Plan amendments, and to the annual performance report for the Plan. No comments were received during the 30-day review period.

2.3 Public Hearings and Approval

Public hearings were held during the Housing Element/Consolidated Plan process on February 9, 1999 to solicit citizen input on priority community development and housing needs. On April 13, the City conducted a public hearing on the Draft Housing Element/Consolidated Plan which was made available for public review for a 30-day period beginning on March 29, 1999. The City advertised these meetings and scheduled them to permit interested members of the community to attend. In addition to public oral communication received at the hearing, citizens were encouraged to submit comments in writing. The El Cajon City Council conducted a hearing on April 27 for the adoption of the Housing Element/Consolidated Plan. No public comments were received during the hearings or during the 30-day public review period (see Appendix C).

3.0 Housing and Community Development Needs Assessment

Table of Contents

Federal Regulation Citation	Section		Page
§91.205	**3. Housing and Community Development Needs Assessment**		3-1
§91.205(a)(b)(d)	3.1 Household Needs		3-1
	3.1.1	Demographic and Household Characteristics and Trends	3-1
	3.1.2	Areas of Ethnic and Low-Income Concentrations	3-10
	3.1.3	Special Needs Populations	3-15
	3.1.4	Estimates of Current Housing Needs	3-22
	3.1.5	Projection of Future Housing Needs	3-26
§91.205(c) §91.210(c)	3.2 Homeless Needs		3-27
	3.2.1	Nature and Extent of Homelessness	3-27
	3.2.2	Homeless Subpopulations	3-28
	3.2.3	Needs of Persons Threatened with Homelessness	3-30
	3.2.4	Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness	3-30
	3.2.5	Unmet Needs	3-35
§91.210(b)	3.3 Public and Assisted Housing Needs		3-36
	3.3.1	Public Housing	3-36
	3.3.2	Tenant-Based Rental Housing Assistance	3-36
	3.3.3	Inventory of Assisted Housing Units	3-37
	3.3.4	Assisted Housing Units At-Risk of Converting to Market Rate	3-38
	3.3.5	At-Risk Housing Conversion Potential	3-38
	3.3.6	Preservation and Replacement of At-Risk Housing Cost Analysis	3-40
	3.3.7	Resources for Preservation	3-44
	3.3.8	Quantified Objectives	3-45
§91.205(e), §91.210(a)(b)(e)	3.4 Market Conditions		3-46
	3.4.1	Housing Growth	3-46
	3.4.2	Housing Characteristics	3-47
	3.4.3	Housing Cost	3-48
	3.4.4	Housing Condition	3-53

Table of Contents
(Continued)

Federal Regulation Citation	Section		Page
§91.210(e)	3.5	**Barriers to Affordable Housing**	3-58
	3.5.1	Market Constraints	3-58
	3.5.2	Governmental Constraints	3-59
	3.6	**Housing Opportunities**	3-67
	3.6.1	Availability of Sites for Housing	3-67
	3.6.2	Availability of Public Services and Facilities	3-71
	3.6.3	Residential Development Potential Compared with Regional Housing Needs	3-72
§91.225(a)(1)	3.7	**Fair Housing Needs**	3-74
	3.8	**Redevelopment Housing Obligations**	3-76
	3.8.1	Legislative Framework	3-76
	3.8.2	El Cajon Redevelopment Project Area	3-76
	3.8.3	Redevelopment Housing Set-Aside Fund	3-77
	3.8.4	Redevelopment Housing Obligations	3-77
§91.210(d) §91.215(e)	3.9	**Community Development Needs**	3-79
	3.9.1	Community Development Needs and Priorities Surveys	3-79
	3.9.2	Public Housing Non-Housing Needs	3-80
	3.9.3	Anti-Crime Programs	3-81
	3.9.4	Economic Development Activities	3-82
	3.9.5	Infrastructure Improvements	3-86
	3.9.6	Public Facilities	3-89
	3.9.7	Public Services	3-93
	3.9.8	Senior Programs	3-98
	3.9.9	Youth Programs	3-99

List of Tables

1. Employment by Industry: 1990 3-5
2. Household Type and Size: 1990 3-6
3. Overcrowded by Tenure: 1990 3-7
4. Race and Ethnicity by Person and Householder: 1990 3-10
5. Income Definitions 3-12
6. Households by Race/Ethnicity and Income: 1990 3-13
7. Orientation and Capacity of Licensed Community Care Facilities 3-15
8. Estimated Percent of People with AIDS and HIV Infection 3-21
9. Housing Assistance Needs of Low and Moderate Income Households 3-23
10. Percent of Overcrowded Households by Income: 1990 3-24
11. Percent of Minority Households with Extremely Low and Very Low Incomes Having Household Problems 3-25
12. Homeless Service Providers in East San Diego County 3-32
13. Tenant-Based Rental Assistance 3-36
14. Assisted Housing Inventory and At Risk Status 3-37
15. Market Value of At-Risk Housing Projects 3-41
16. Rent Subsidies Required 3-43
17. Housing Type: 1990-1998 3-47
18. Housing Sales Price: July 1997-June 1998 3-49
19. Affordable Housing Costs by Income Category 3-51
20. Current Rental Rates in El Cajon: June 1998 3-52
21. Age of Housing Stock: 1990 3-54
22. Childhood Lead Poisoning Agencies and Resources 3-56
23. Number of Housing Units with LBP Occupied by Lower Income Households 3-57
24. Disposition of Loan Applications 3-59
25. Residential Development Standards 3-61
26. Planning Fee Schedule 3-62
27. Vacant Residential Site Inventory 3-68
28. Summary of Residential Site Inventory by Income Category 3-72

List of Figures

1. Concentration of Overcrowded Owner-Households 3-8
2. Concentration of Overcrowded Renter-Households 3-9
3. Concentration of Hispanic Households 3-11
4. Concentration of Low Income Population 3-14

List of Charts

1. Population Growth - 1990-1998 and 1998-2005 3-2
2. Age Distribution of Population 3-3
3. Housing Growth - 1990-1998 and 1998-2005 3-46
4. Housing Inventory: 1990 3-48
5. Median Housing Sale Prices 3-50
6. Average Rent by Unit Type and Size 3-52
7. Average Rents - 1998 3-53
8. Residential Development Fees 3-63

Section 3. Housing and Community Development Needs

This section of the Housing Element and Consolidated Plan (HE/CP) presents an overall assessment of the housing and community development needs in El Cajon. This needs assessment provides the foundation for establishing priorities and allocating federal, state and local resources to address the identified needs.

3.1 Household Needs

The first section of the needs assessment focuses on El Cajon's housing needs and includes the following components:

- Demographic and Household Characteristics and Trends
- Areas of Ethnic and Low/Moderate Income Concentration
- Special Needs Populations
- Estimates of Current Housing Needs
- Projection of Future Housing Needs

3.1.1 Demographic and Household Characteristics and Trends

The City of El Cajon is located in the greater San Diego metropolitan area, approximately 12 miles east of downtown San Diego. El Cajon is a general law city incorporated in 1912, and features a council/manager form of government consisting of four council members and an elected mayor. These elected officials serve overlapping terms.

The City encompasses an area of approximately 14.2 square miles and the estimated 1998 population is 94,490 persons. El Cajon is the hub of the East San Diego County metropolitan area and serves as the center of East County commercial, legal, and cultural activities.

Population Growth

Population growth is one of the most important factors in determining the existing and future need for housing and other community services. Based on a 1993 study entitled *"The Demographics of East County"* for the East County Economic Development Council, the most explosive population growth period in El Cajon occurred in a 25-year period following World War II. The population of the City of El Cajon jumped from 5,600 in 1950 to 37,618 in 1960 and then to 52,273 in 1970, representing a ten-fold increase in only two decades.

Several factors contributed to this growth. Annexation accounted for part of it, especially in the period between 1950 and 1960. An analysis by the Census Bureau showed that of the 37,618 people in El Cajon in 1960, 8,867 were living within the 1950 incorporated City boundaries.

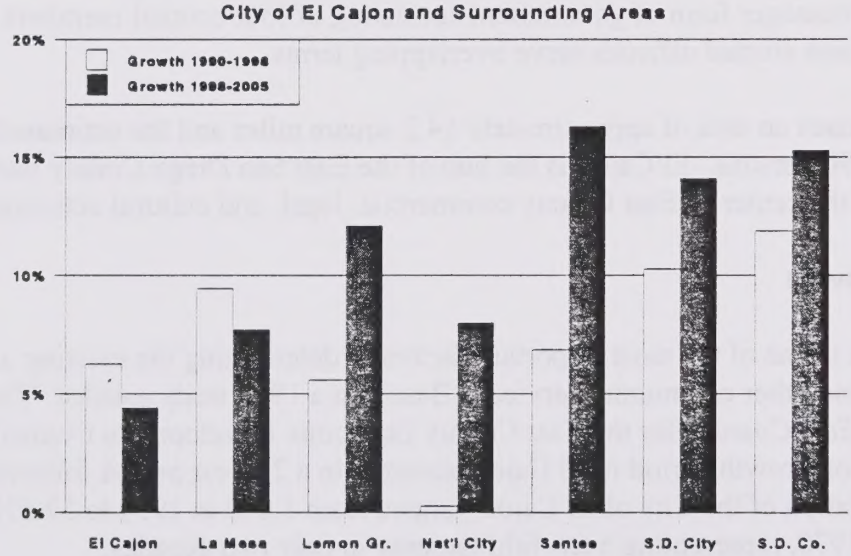
while 28,751 were living in the newly annexed areas. Nonetheless, much of the growth occurring in the entire region was a "real" phenomenon, spurred by the migration of people into San Diego County who needed affordable housing. New construction of homes and apartments in El Cajon lured new residents, facilitated by the completion of Interstate 8, which linked El Cajon with the western part of San Diego County.

According to the 1993 study, El Cajon added another 14,000 people during the 1960s, and very little of this increase was due to annexation. Data from the 1970 census showed that 12,000 people were added within the 1960-defined incorporated City boundaries, and only 2,000 were added through annexation. The population continued to increase in the 1970s and 1980s, but the pace was slower.

According to the 1990 Census, the estimated population of El Cajon in 1990 was 88,693 persons, ranking it as the fifth largest city in San Diego County, behind the cities of San Diego, Chula Vista, Oceanside, and Escondido. Population in El Cajon grew by approximately 20 percent between 1980 and 1990, lower than the County-wide increase of 34 percent during the same period. As of January 1998, El Cajon's population is estimated at 94,490 by the State Department of Finance, a modest growth of six percent since 1990 compared to surrounding cities and the County (see Chart 3-1 below). The population in the County increased by 12 percent between 1990 and 1998.

Chart 3-1: Population Growth - 1990-1998 and 1998-2005

City of El Cajon and Surrounding Areas



Sources: State Department of Finance, *Population and Housing Estimates*, January 1998.
SANDAG, *Draft Regional Housing Needs Statement*, November 1998.

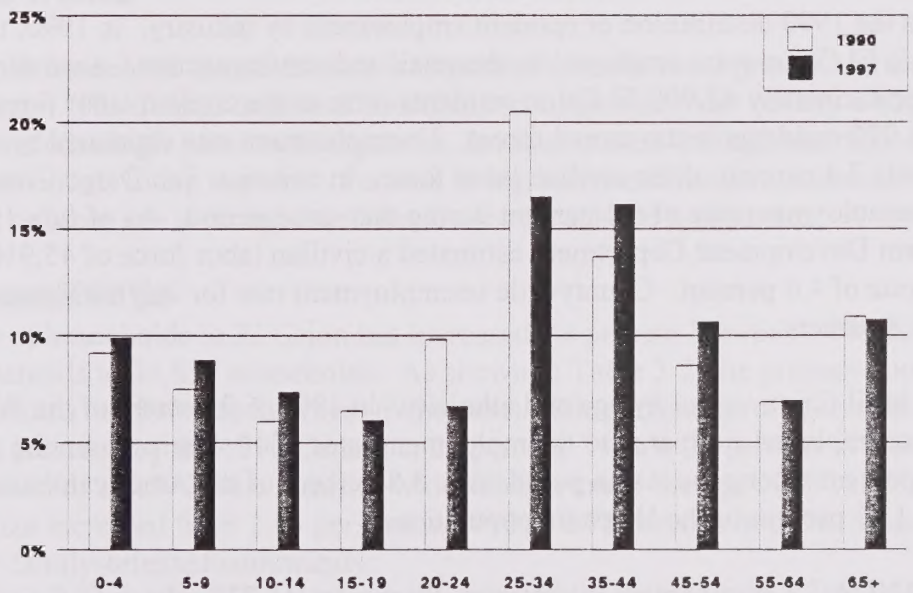
As an areawide planning and coordination agency, the San Diego Association of Governments (SANDAG) provides demographic and housing information for its member cities for planning purposes. Based on SANDAG estimates, El Cajon's population is projected to increased by 4.4 percent to approximately 98,700 by the year 2005. This rate of increase represents the lowest among its surrounding communities and is significantly below the County average of 15 percent.

Age Composition

The age structure of a population is also an important factor in evaluating housing and community development needs and determining the direction of future housing development. The chart below illustrates the age distribution of El Cajon residents in 1990 and 1997. The median age of El Cajon residents in 1990 was 29.9, which increased to 31.9 in 1997 according to SANDAG estimates. Median age in the County increased from 30.9 in 1990 to 32.9 in 1997. Similar to the County, El Cajon has a sizable elderly population. In 1997, elderly residents comprised approximately 11 percent of both El Cajon's and the County's population.

Chart 3-2: Age Distribution of Population

El Cajon: 1990 and 1997



Sources: 1990 Census and SANDAG Demographic Characteristics Estimates, March 31, 1998.

In 1990 approximately 29 percent of the residents were 19 years of age or below. Also, people between age 25 to 34 represented the largest age group in the City. This age structure typically signifies a family-oriented community. By 1997, the proportion of adults between age 25 and 34

had decreased while the proportion of adults between age 35 and 44 had increased. These two age groups are estimated by SANDAG to be almost equally represented in El Cajon's population. The proportion of children under age 15 had also increased. These changes in the City's age structure reflect a community that is maturing and stabilizing. Appropriate housing programs include not only home ownership assistance for younger families, but also housing rehabilitation programs for families that have lived in the City for some time.

Employment Trends

An assessment of the needs of the community must take into consideration the type of employment held by City residents. According to *"The Demographics of East County"* study, the overall labor force participation rate has been increasing over time in El Cajon, from 58 percent of people aged 16 and older in 1970 to 62 percent in 1980 to 67 percent in 1990. As was true elsewhere in the United States in the 1970s and 1980s, the number of women in the labor force substantially increased. In 1970, 38 percent of women aged 16 and older were in the labor force in El Cajon. The percentage increased to 49 by 1980 and to 56 percent by 1990. Women with children under six were entering the labor force at an even more rapid pace. In 1970, 22 percent of such women were in the labor force in El Cajon. The percentage nearly doubled to 41 percent in 1980, and jumped again to 53 percent in 1990.

Table 3-1 shows the 1990 distribution of resident employment by industry. In 1990, the majority of the residents in El Cajon were employed by the retail and service sectors. According to the 1990 Census, approximately 42,900 El Cajon residents were in the civilian labor force, excluding approximately 1,970 residents in the armed forces. Unemployment rate estimated by the Census was approximately 7.4 percent of the civilian labor force. In contrast, San Diego County evidenced an unemployment rate of 6.1 percent during this same period. As of July 1998, the State Employment Development Department estimated a civilian labor force of 45,910, with an unemployment rate of 4.6 percent. Countywide unemployment rate for July 1998 was measured by the State at 3.8 percent.

Unemployment in El Cajon varied by age and ethnicity. In 1990, 6.9 percent of the White population was unemployed compared to unemployment rates of 10.4 percent among the Black population, 9.4 percent among the Asian population, 8.8 percent of the American Indian population, and 11.3 percent of the Hispanic population.

According to SANDAG's employment inventories, there were 41,722 jobs in El Cajon in 1990. The number of jobs in the City decreased by 4.4 percent to 39,883 in 1995.

Table 3-1
Employment by Industry: 1990

Industry	1990	
	Number of Workers	Percent Total
Agriculture, Forestry, Fisheries & Mining	786	2.0%
Construction	3,942	9.9%
Manufacturing	4,953	12.5%
Transportation Communications & Other Public Utilities	2,181	5.5%
Wholesale Trade	1,714	4.3%
Retail Trade	8,561	21.6%
Finance, Insurance & Real Estate	2,788	7.0%
Services	12,962	32.6%
Public Administration (Government/Military)	1,845	4.6%
Total	39,732	100%

Sources: U.S. Department of Commerce, Bureau of the Census, 1990 Census Report.

Household Trends

Information on household characteristics is important to understand growth and changing needs of a community. The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

Household Composition and Size

The number of households in El Cajon has increased six percent between 1990 and 1998 from 32,893 households to 34,857 households. As shown in Table 3-2, the primary component of El Cajon households in 1990 was families (69 percent). The percentage of households headed by females was recorded by the 1990 Census at 21 percent. Nearly 75 percent of these female-headed households in 1990 were families with children under the age of 18 years. Average household size increased from 2.63 persons in 1990 to 2.78 persons in 1998, reflecting an increasingly family-oriented community.

At 23 percent of the total households in 1990, single-person households represented the second largest group of households in El Cajon. The substantial number of single-person households reflects the sizable elderly population. Among the 7,540 single-households in 1990, more than 35 percent were elderly persons living alone. The remaining 65 percent of the single-households are single persons living alone. "Other" households refer to unrelated individuals living together and constituted eight percent of the total households in 1990.

Table 3-2
Household Type and Size: 1990

Household Type	1990	
	No. of Households	Percent of Total
Families	22,605	68.7%
Singles	7,540	22.9%
Other	2,748	8.4%
Total	32,893	100.0%
Average Household Size	2.63	

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census Report.

Overcrowding

Overcrowding is an indicator of housing inaffordability. Unit overcrowding is typically caused by the combined effect of low earnings and high housing costs in a community, and reflects the inability of households to buy or rent housing which provides a reasonable level of privacy and space. However, cultural differences also contribute to the overcrowding condition since some cultures tend to have larger household size.

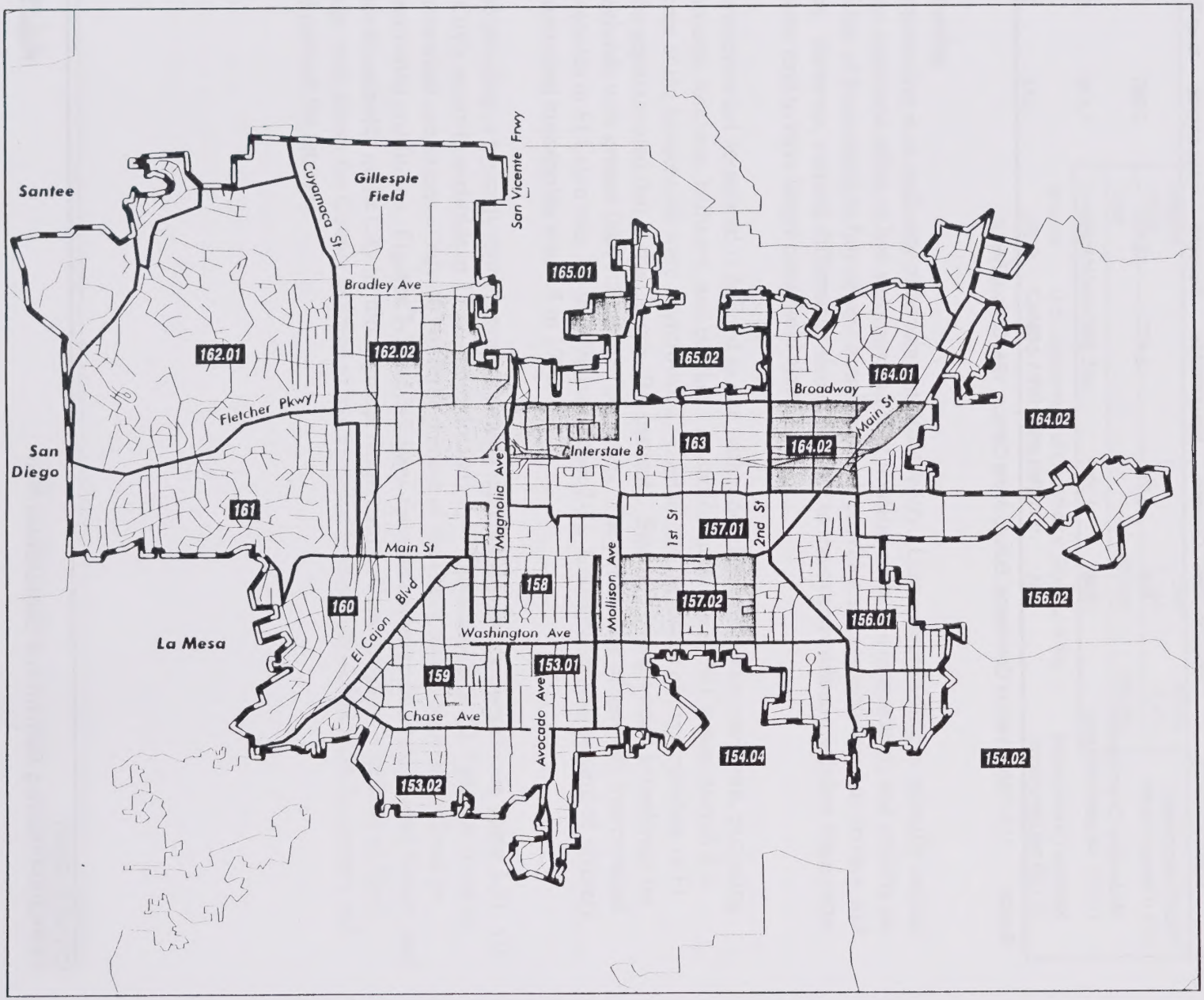
An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. As indicated by the 1990 Census, overall 8.8 percent of the households were overcrowded. Overall, the incidence of overcrowding in El Cajon approximated that in the County (9.4 percent). Severely overcrowded households are households with greater than 1.5 persons per room. The percentage of severely overcrowded households in El Cajon was 3.8 in 1990 (see Table 3-3). Countywide, the percent of severely overcrowded households was 4.8 in 1990.

Overcrowding is typically more prevalent among renters than among owners (see Table 3-3). Of the City's renter-households in 1990, approximately 2,477 households or 12.7 percent lived in overcrowded conditions. Only 403 or three percent of the City's owner-households lived in overcrowded conditions. Figures 3-1 and 3-2 show the concentration of overcrowded owner- and renter-households in the City by block group, respectively. Concentration is defined as block groups with above the County average of overcrowded households (4.9 percent for owners and 14.8 percent for renters).

Table 3-3
Overcrowding by Tenure: 1990

Overcrowding	Owner		Renter		Total	
	Number of Households	% of Total Owners	Number of Households	% of Total Renters	Number of Households	% of Total
Total Overcrowded (>1.0 person/room)	403	3.0%	2,477	12.7%	2,880	8.8%
Moderately Overcrowded (1.01-1.49 persons/room)	238	1.8%	1,398	7.2%	1,636	5.0%
Severely Overcrowded (>1.50 persons/room)	165	1.2%	1,079	5.5%	1,244	3.8%

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census Report.



City Boundary

Census Tract Boundary

164.02 Census Tract Label

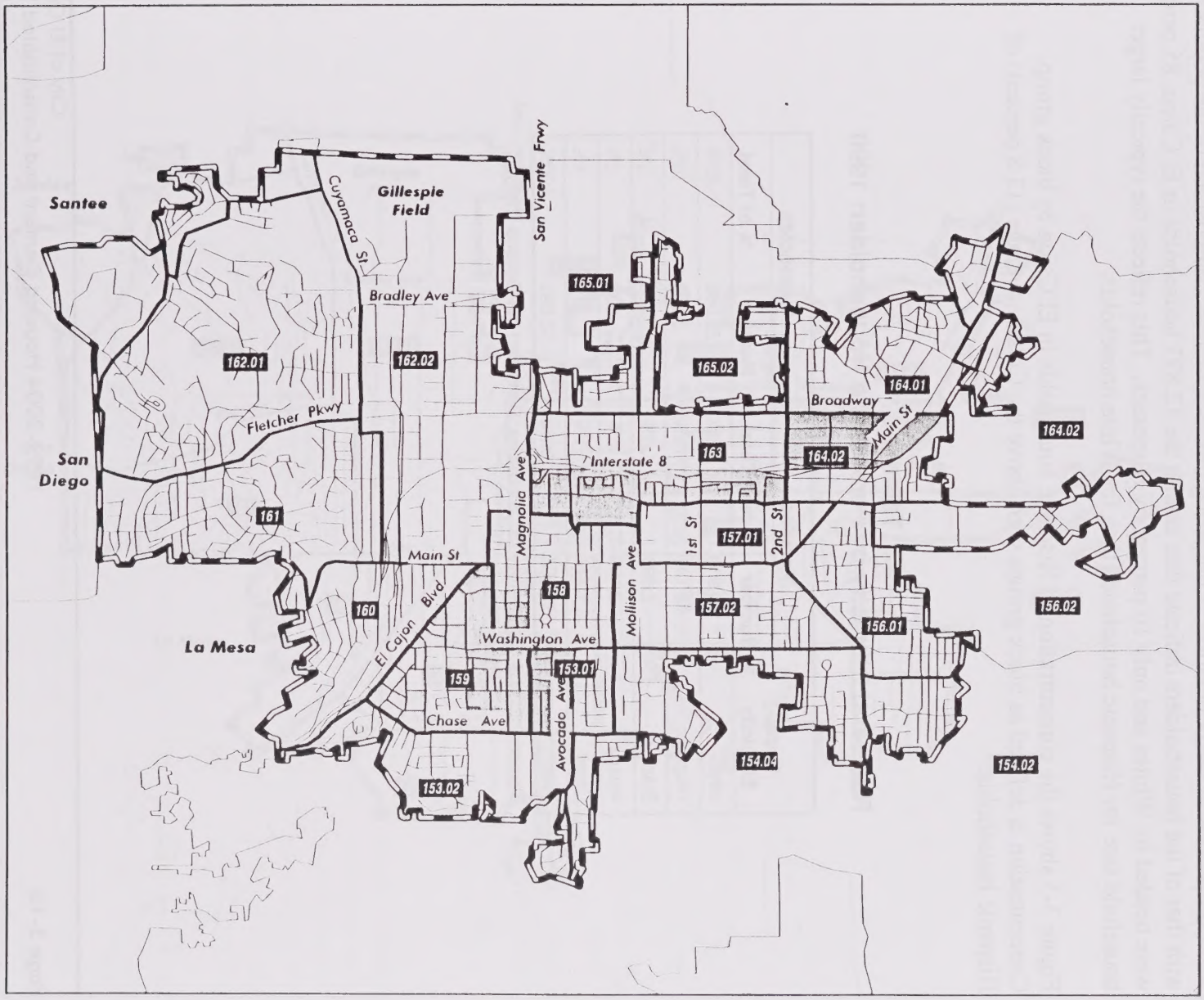
Overcrowded Owner-Occupied Concentration (Greater than County average of 4.9%)

north not to scale

SOURCE: 1990 Census

Figure 3-1
Concentration of Overcrowded Owner-Occupied Households

City of El Cajon Housing Element and Consolidated Plan



City Boundary

Census Tract Boundary

164.02 Census Tract Label

Overcrowded Renter-Occupied Concentration (Greater than County average of 14.8%)

north not to scale

SOURCE: 1990 Census

Figure 3-2
Concentration of Overcrowded Renter-Occupied Households

City of El Cajon Housing Element and Consolidated Plan

3.1.2 Areas of Racial/Ethnic and Low-Income Concentrations

Racial/Ethnic Concentrations

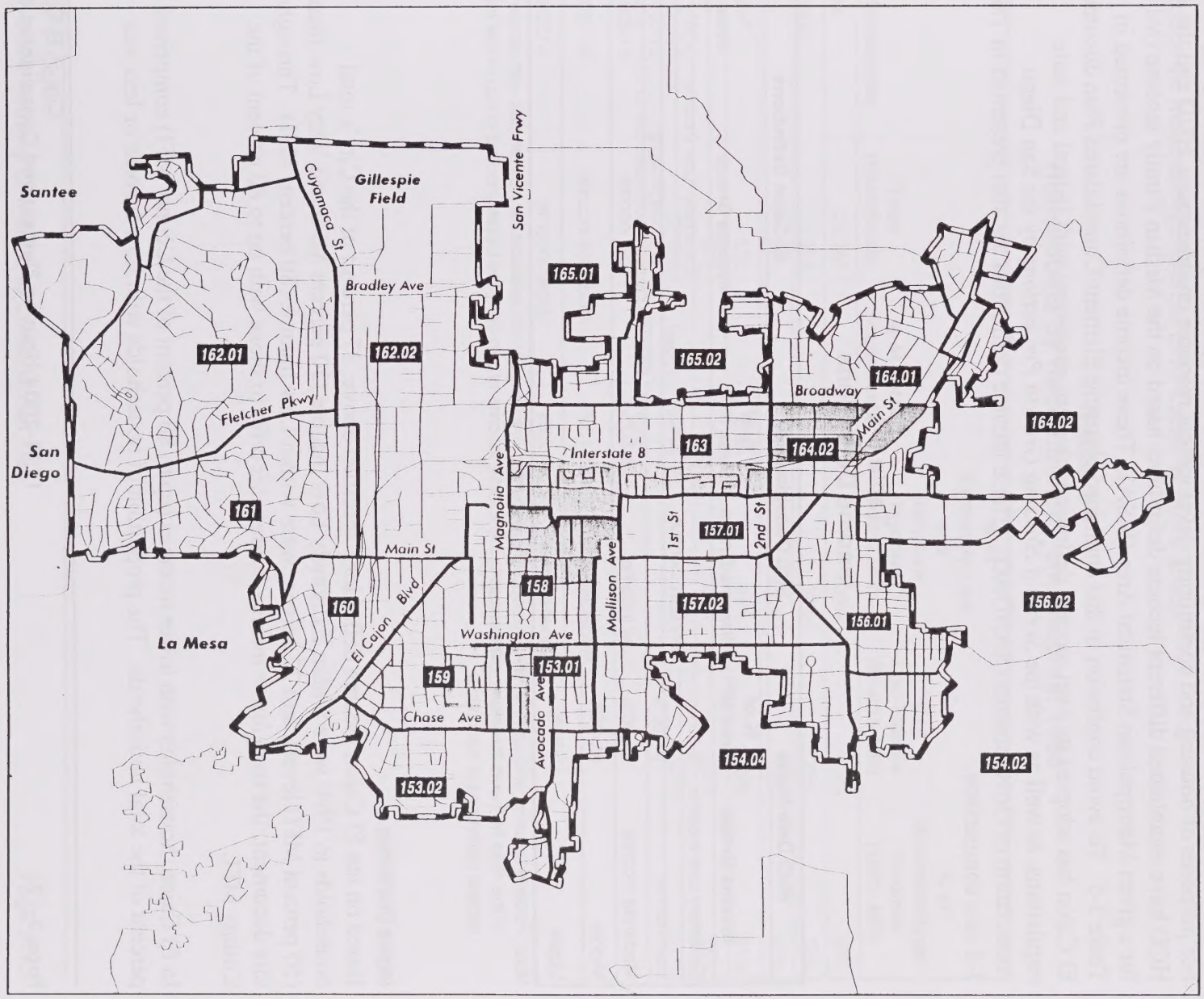
As shown in Table 3-4, the population in El Cajon was comprised of 80 percent non-Hispanic White persons. At 14 percent of the total population, Hispanic was the second largest racial/ethnic group in the City. Black, Asian, and other racial/ethnic groups constituted only a small proportion of the population. Comparing this racial/ethnic composition of the population with that of the householders indicate that among the 32,893 households in El Cajon, 85 percent were headed by Whites and only 10 percent by Hispanics. This reflects the typically larger household size for Hispanic households than for White households.

Figure 3-3 shows the concentration of Hispanic households in El Cajon by block group. Concentration is defined as block groups with above the County average (13.8 percent) of Hispanic households.

Table 3-4
Race and Ethnicity by Person and Householder: 1990

Race/ Ethnicity	Persons		Households	
	Number	% of Total	Number	% of Total
White	70,916	80%	28,066	85%
Hispanic	12,141	14%	3,259	10%
Black	2,399	3%	763	2%
Asian	2,123	2%	530	2%
Other	1,114	1%	275	1%
Total	88,693	100%	32,893	100%

Source: U.S. Department of Commerce, Bureau of the Census, 1990 Census Report.



City Boundary

Census Tract Boundary

164.02 Census Tract Label

Hispanic Household Concentration (Greater than County average of 13.8%)

north not to scale

SOURCE: 1990 Census

Figure 3-3
Concentration of Hispanic Households

City of El Cajon Housing Element and Consolidated Plan

Concentrations of Low Income Population

Household income is an important consideration when evaluating housing and community development needs because low income typically constrains people's ability to procure adequate housing or services.

Income Definitions

For purposes of housing and community development resource programming, HUD and the state HCD have established different income definitions based on the Median Family Income (MFI) for a given Metropolitan Statistical Area (MSA). These income definitions are presented in Table 3-5. To avoid confusion in this combined Housing Element/Consolidated Plan document, El Cajon has adopted its own income definitions that are consistent with federal and state regulations, as well as with the *Series 8 Housing Growth Projections* by the San Diego Association of Governments (SANDAG). These income definitions are also presented in Table 3-5 as a comparison.

Table 3-5
Income Definitions

HUD Definitions		HCD Definitions		El Cajon Definitions		
Income Group	% of Area MFI	Income Group	% of Area MFI	Income Group		% of Area MFI
Extremely Low Income	0-30%	Very Low Income	0-50%	Lower Income	Extremely Low Income	0-30%
Low Income	31-50%				Very Low Income	31-50%
Moderate Income	51-80%	Low Income	51-80%		Low Income	51-80%
Middle	81-95%	Moderate Income	81-120%	Moderate Income		81-120%
Upper	>95%	Upper Income	>120%	Upper Income		>120%

Note: Federal housing and community development resources are typically not available for households with above 80% of the Area MFI and therefore, differentiating the Middle Income group from the Upper Income group under the federal definitions is not critical.

Income Distribution

Based on the El Cajon income definitions specified above, 27 percent of the City's total households in 1990 were within Extremely Low Income (30 percent MFI) and Very Low Income (50 percent MFI) levels, and 22 percent were within Low Income (80 percent MFI). Throughout this document, the term *lower income households* refer to those with up to 80 percent of the County MFI.

In El Cajon, households with lower incomes (up to 80 percent of the County MFI) comprised 49 percent of the total households. The proportion of households with Low Income or less was

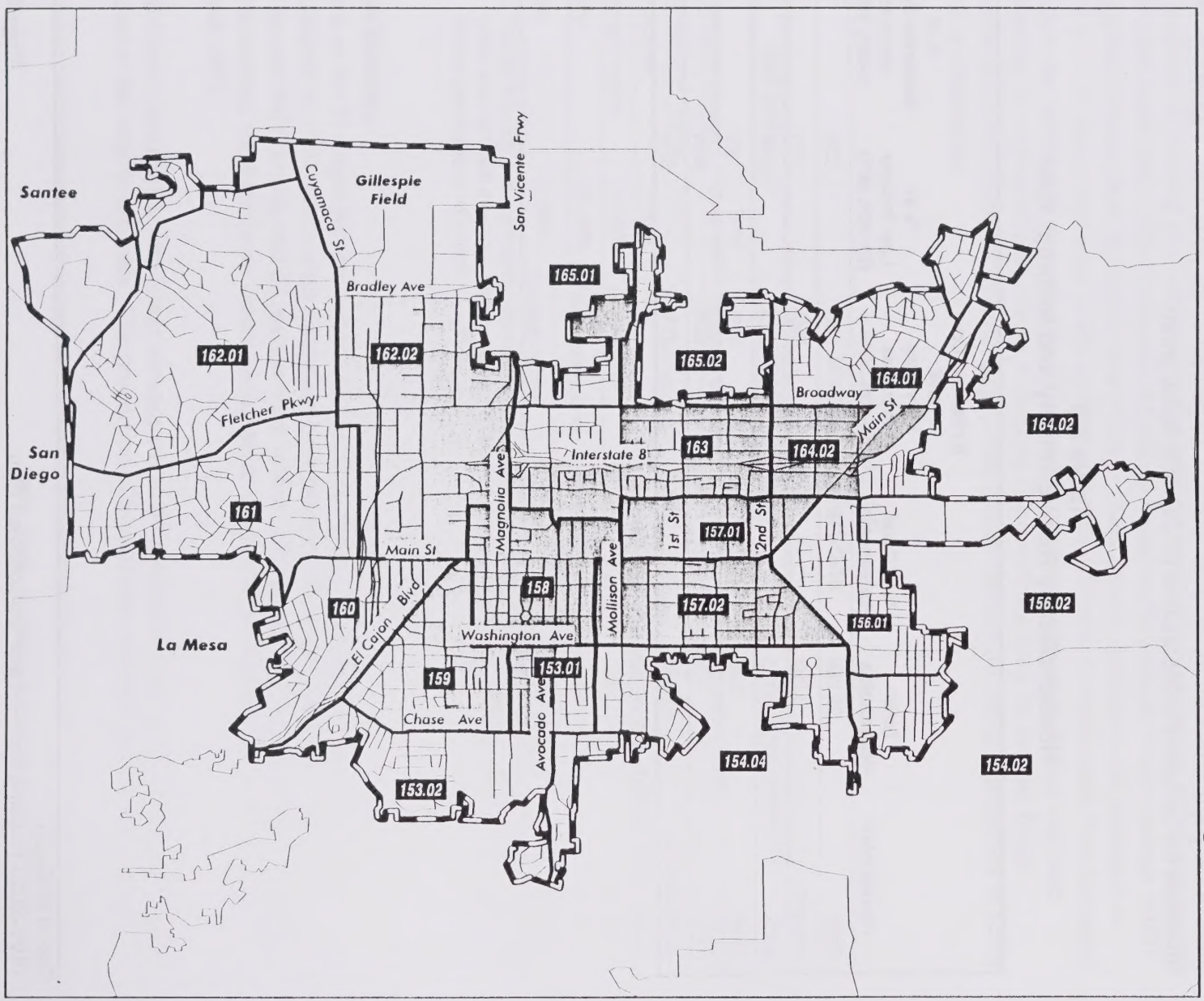
higher among most ethnic and racial groups than for all City households as a group: 61 percent of Hispanic households, 59 percent of Black households, and 56 percent of Asian households (see Table 3-6).

Use of CDBG funds on public improvements can only occur in income-eligible areas. The CDBG program defines income eligibility as any block group or census tract with 51 percent or more of the population earning incomes less than 80 percent of the Area MFI. Figure 3-4 illustrates the income-eligible areas in El Cajon by block group.

Table 3-6
Households by Race/Ethnicity and Income: 1990

Households	Total Households	% of Total Households	% of Extremely Low and Very Low Incomes (0-50% MFI)	% of Low Income (51-80% MFI)	% of Moderate/Upper Incomes (>80% MFI)
White	28,066	85%	25%	22%	53%
Hispanic	3,259	10%	39%	22%	39%
Black	763	2%	33%	26%	42%
Asian	530	2%	41%	15%	44%
Other	275	1%	22%	22%	55%
All Households	32,893	100%	27%	22%	51%

Source: HUD CHAS Data Book, based on 1990 Census.



City Boundary

Census Tract Boundary

164.02 Census Tract Label

Low Income Population Concentration (Greater than 51% of population earning less than 80% of County Median Family Income)

north not to scale

SOURCE: 1990 Census

Figure 3-4
Concentration of Low Income Population

City of El Cajon Housing Element and Consolidated Plan

3.1.3 Special Needs Populations

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. In El Cajon, these "special needs" groups include the elderly, disabled persons, large households, female-headed households, persons with drug and/or alcohol addiction, and persons with AIDS and related diseases. An overview of licensed community care facilities in El Cajon that serve some of the special needs groups is provided in Table 3-7, followed by a detailed discussion of each of the special needs groups. Additional discussions on the services and facilities that cater to the needs of the special needs population are provided in Section 3.9, Community Development Needs. As shown in Table 3-7, 105 licensed community care facilities are located in El Cajon, with a total capacity of 1,522 beds.

Table 3-7
Orientation and Capacity of Licensed Community Care Facilities

Age	Total Number of Facilities	Total Capacity (in number of beds/persons)	Specialized Care[1] (Capacity in number of beds)		
			Mentally Disabled	Develop-mentally Disabled	Non-Ambulatory
Age 0-17					
Small family home[2]	5	22	----	16	6
Group home[3]	5	85	10	----	----
Age 18-59					
Adult Residential[4]	57	616	345	215	39
Age 60+					
Elderly Residential[5]	33	464	----	310	333
Adult Day Care	5	335	----	16	----
Total	105	1,522	355	557	378

Source: State of California Department of Social Services Community Care Licensing Division, July 1, 1998.
Notes:

1. The specialized care columns are not mutually exclusive. For example, a facility may have a total capacity of 10 beds, with 8 beds for developmentally disabled children and 4 of the 10 beds are designed to accommodate non-ambulatory children.
2. Group homes provide specialized treatment for persons under age 18. Group home residents are referred by the Department of Children and Family Services as well as the Probation Department.
3. Small family homes provide care to children in licensees' own homes. Small family residents are usually children on probation, developmentally disabled children, children with other special needs, and some foster children.
4. Adult residential facilities provide care for persons age 18 to 59 years including both developmentally disabled adults and persons suffering from mental illness or psychiatric disorders.
5. Elderly residential facilities provide care for persons age 60 and above.

Elderly and Frail Elderly

The population over 65 years of age is considered elderly and has four main concerns:

(1) *Income*: People over 65 are usually retired and living on a fixed income;
(2) *Health Care*: Because the elderly have a higher rate of illness, health care is important;
(3) *Transportation*: Many seniors use public transit; and
(4) *Housing*: Many live alone and rent.

These characteristics indicate a need for smaller, lower cost housing units with easy access to transit and health care facilities.

According to the 1990 Census, approximately 9,689 elderly persons (65 years of age and older) reside in El Cajon and represent approximately 11 percent of the total population. Of the elderly population, 1,654 persons (or 17 percent) are considered "frail" elderly persons, (i.e., persons with one or more limitations to daily activities, defined by the Census as persons with work and/or self-care/mobility limitations). According to 1990 Census special tabulations provided by HUD, El Cajon had about 6,200 elderly households, more than 4,000 of them were lower income (80 percent MFI). Approximately 56 percent of the lower income elderly households experienced one or more housing problems such as overpayment and inadequate housing. (See Table 3-9 later in this section). In response to the housing needs of the seniors, the City assisted in the development of a 100-unit senior housing project in 1995 to provide affordable housing opportunities for very low income seniors.

The housing needs of the elderly also include supportive housing, such as intermediate care facilities, group homes, Single Room Occupancy (SRO) housing, and other housing that includes a planned service component. Needed services include personal care, housekeeping, meals, personal emergency response, and transportation. As identified in Table 3-7, 33 state licensed residential facilities for ambulatory and non-ambulatory seniors and 5 adult day care facilities serve the elderly population in El Cajon. The elderly residential facilities have a capacity of 464 beds, with over 70 percent of the capacity available to non-ambulatory clients and over 65 percent of the capacity available to developmentally disabled clients.

Disabled Persons

Disability is a physical or mental condition that affects the functioning of a person. Physical disabilities can hinder access to housing units of conventional design, as well as limit the ability to earn adequate income. An estimated 10,011 El Cajon residents over 16 years of age had work, transportation, and/or self-care limitations in 1990, comprising about 11.3 percent of the City's population. This compares to 9.5 percent for the entire County of San Diego.

Severely Mentally Ill

Severe mental illness includes the diagnoses of psychoses (e.g. schizophrenia) and the major affective disorders (e.g. bipolar, major depression). Also, the illness must qualify as chronic, meaning that it has existed for at least one year. According to national estimates, approximately one percent of the adult population meets a definition of severe mental illness on the basis of diagnosis, duration, and disability. Using these general estimates, an estimated 680 El Cajon residents may currently suffer from severe mental illness.

The major barrier to stable, decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Social Security Insurance payments. With this limited income, few persons in this population can afford rental housing on the open market.

The lack of access to affordable housing often leads to mentally ill persons being homeless, near-homeless, or living in unstable and/or substandard housing situations. The *Regional Homeless Profile* by the Regional Task Force on the Homeless suggests that one-third of persons who are homeless also suffer from serious and persistent mental illness. Based on the *Homeless Profile*, this represents 28 to 33 urban homeless persons in El Cajon. An estimated 50 percent of the homeless mentally ill also have substance abuse problems. In the City of El Cajon, this translates to 14 to 16 persons.

At present, there is a limited range of community-based rehabilitative and supportive housing options for persons not in crisis who need living accommodations. Current San Diego Mental Health Services (SDMHS) housing resources for the region include the Supplemental Rate Program (providing board and care with supplemental services), Long-term/Transitional Residential Program (group living with supportive services), and Semi-Supervised Living Program (transitional living from the streets to group housing).

As shown earlier in Table 3-7 residential care facilities for the severely mentally ill in El Cajon include about 10 beds in one group home for youth ages 0 to 17 and approximately 345 beds in about 57 adult residential facilities for adults ages 18-59, 39 of which are for non-ambulatory clients.

Developmentally Disabled

The definition of developmental disability relates to a person's score on standardized intelligence tests. Persons scoring at least two standard deviations below the mean (IQ below 70) are defined as developmentally disabled. Other conditions and complications may also be present.

The nationally accepted percentage of the population which can be categorized as developmentally disabled is one to three percent. (This figure was published by the Association for Retarded Citizens (ARC), a national organization for retarded and disabled citizens.) Thus,

with a current population of 94,490, an estimated 945 to 2,835 El Cajon residents may be considered developmentally disabled.

The San Diego County Regional Center (SDCRC) prepares a Resource Development Plan annually which is presented to the State Department of Developmental Services. SDCRC's philosophy is that all developmentally-disabled adults who are unable to live on their own should reside in group homes with six or less persons.

According to the State Department of Social Services there are about 40 community care facilities in El Cajon which serve the supportive housing needs of developmentally disabled persons. Developmentally disabled clients are served through small family homes for youth, adult and elderly residential care facilities, and adult day care facilities. These special needs facilities have the capacity to serve about 560 developmentally disabled clients.

Physically Disabled

To be considered physically disabled, a person must have an illness or impairment which impedes his or her ability to function independently. According to SANDAG's estimate, 3.5 percent (3,100 persons) of the population in El Cajon may have a physical disability. This segment of the population is increasing due to lower death rates and higher longevity rates resulting from advances in medicine. The special needs required for housing physically disabled individuals include not only affordability but also special construction features to provide for access and use according to the particular disability of the occupant. The location of housing for disabled people is also important because many such households need access to a variety of social services and to other specialized services throughout the County.

In addition to the housing needs of physically disabled persons described above, there should be support services designed to meet the needs of the particular individual. A social worker should assist persons returning to the community from a health care institution.

Although no current comparisons of disability with income, household size, or race are available, it is reasonable to assume that a substantial portion of disabled persons fall within the federal Section 8 income limits, especially those households not in the labor force. Further, most of the lower income disabled persons are likely to require housing assistance. Their housing need is further compounded by design and location requirements which are often more costly. Special needs of households with wheelchair-bound or semi-ambulatory individuals, for example, may require ramps, holding bars, special bathroom design, wider doorways, lower cabinets, and elevators.

Housing opportunities for individuals with disabilities can be addressed through the provision of affordable, barrier-free housing. Rehabilitation assistance can be targeted toward disabled renters and homeowners for unit modifications to improve accessibility. Accessible housing can also be provided via senior housing development.

According to the State Department of Social Services there are about forty-five community care facilities in El Cajon that provide supportive housing for physically disabled persons, providing a capacity of about 375 beds. Physically disabled clients are served through small family homes, adult and elderly residential facilities.

Female-Headed Households

Single-parent households require special consideration and assistance because of their greater need for day care, health care, and other facilities. Female-headed households with children in particular tend to have lower incomes, thus limiting housing availability for this group. According to the 1990 Census, El Cajon had 6,722 female-headed family households, 4,840 or 72 percent with children. Approximately 42 percent of female-headed family households with children lived below the poverty level. Countywide, 35 percent of the female-headed family households with children lived below the poverty level.

Affordability needs of female-headed households can be addressed through rent subsidies, non-profit housing development, and shared equity/downpayment assistance. Housing opportunities for female-headed households with children can be improved through policies that call for the provision of affordable child care, and for the location of family housing sites in close proximity to recreational facilities and public transit.

Several local and regional organizations provide social services that can help stabilize female-headed households. The following organizations serve female-headed households in El Cajon:

- Boys and Girls Club of East County
- Consumer Credit Counseling of San Diego and Imperial Counties
- Crisis House (Family Resources Program)
- East County Community Health Services
- Heartland Human Relations and Fair Housing Foundation
- Planned Parenthood
- Professional Community Services
- Volunteers of America
- Women in Community Service (Job Corps)
- YMCA - Childcare Resource Service
- YMCA - Davis Grossmont Family Branch

Services to this population is a high priority with the City's local service providers. Services are delivered through a"continuum of care" developed by Crisis House, Professional Community Services, East County Community Health Services, Volunteers of America, Heartland Human Relations, and other agencies on an "as needed" basis.

Large Households

Large households (with five or more members) are identified as a group with special housing needs based on the limited availability of adequately sized, affordable housing units. Large households are often of lower income, frequently resulting in the overcrowding of smaller dwelling units and in turn, accelerating unit deterioration.

The 1990 Census reports 3,376 households with five or more members in El Cajon, representing 10 percent of the total households. The comparable figure for the entire County in 1990 was 12 percent. The special census tabulations for HUD further indicated that among the 2,000 large renter-households in the City, approximately 1,350 (66 percent) were lower income households in need of housing assistance. Approximately 99 percent of the lower income large family renters lived in overcrowded conditions. This illustrates that El Cajon has a need for affordable housing units with three or more bedrooms. To provide affordable home ownership opportunities for low income families, the City uses redevelopment set-aside and HOME funds to assist in the construction of family housing and provide first-time homebuyer assistance to qualified families.

Farmworkers

The special housing needs of many agricultural workers stem from their low wages and seasonal nature of their employment. In San Diego County, documented and undocumented aliens from Mexico, Central and South America comprise a large portion of the County's migrant farmworkers. The urban nature of El Cajon and surrounding communities does not lead to the farmworker housing issues experienced by other portions of the County. Based on SANDAG's 1995 Employment Inventory, El Cajon has only eight farmworkers.

College Students

The college student population in an area is another significant factor that affects housing demand. Although students represent a temporary housing need, the impact upon housing demand is critical in the immediate university areas. Given the student income limitations, the same market forces that impact the lower income housing market also influences student housing.

San Diego State University, the largest university in the region, provides housing for less than ten percent of the students on campus. Located in proximity to San Diego State University and with the Grossmont College in the City, combined with the large stock of rental housing, El Cajon provides housing to a large number of students in the region. The 1990 Census estimates a college student population of 6,668 in El Cajon. The demand for housing for students is substantial.

People with HIV Infection and AIDS

According to statistics provided by the AIDS Epidemiology Unit of the San Diego County Health and Human Services Agency, cumulatively through September 30, 1998, there have been 191 adult AIDS cases recorded in El Cajon. The racial/ethnic breakdown of these cases is as follows: 70 percent White, 17 percent Hispanic, 10 percent Black, and 3 percent Asian. As of September 1998, the County recorded a case-fatality rate of approximately 60 percent in El Cajon, leaving approximately 76 persons currently living with HIV/AIDS.

Persons with HIV infection and AIDS require a broad range of services, including counseling, medical care, and in-home care, transportation, and food. The National Commission on AIDS publishes "Housing and the HIV/AIDS Epidemic: Recommendations for Action" which contains percentages for the range of the number of HIV-infected people who are in danger of becoming homeless. The Commission estimates that approximately one-third to one-half of all people infected with AIDS are either homeless or are in imminent danger of becoming homeless.

Most available HIV/AIDS planning documents have not attempted to estimate or project housing needs. Several reports, however, have estimated that 5 percent of all people with HIV infection may need 90 days of temporary shelter during the course of a year, and that 5 percent of persons with AIDS need group home or long-term residential placement of up to 12 months. Using the estimated proportions provided by the County DHS (shown in Table 3-8), it can be generally estimated that 50 of the 76 AIDS patients in El Cajon would require affordable housing assistance.

Table 3-8
Estimated Percent of People with AIDS and HIV Infection in San Diego County Who Need Housing Assistance

Category of Housing	% AIDS Cases Needing Affordable Housing	% HIV Cases Needing Affordable Housing
Rent/subsidy/sub. units	44.2%	7.3%
Adult foster care	3.1%	0.5%
Emergency/trans. housing	4.6%	0.8%
Congregate independent housing	10.8%	1.8%
Congregate supportive housing	3.1%	0.5%
Total	65.8%	10.9%

Source: Office of AIDS Coordination within the County Department of Health Services, 1995.

Residential facilities available regionally include residential units for persons with AIDS of five units (50 beds), six hospices (51 beds), and one skilled nursing facility. These facilities serve AIDS patients exclusively or in conjunction with other segments of the population.

AIDS services are funded by the County of San Diego Department of Health Services through Title I of the Comprehensive AIDS Resources Emergency (CARE) Act of 1990, and include primary health care, mental health counseling, in-home care and treatment services, dental, case management, recreation/social, outreach and education, and transportation services. The following organizations also provide services for persons infected with HIV and AIDS in San Diego County:

- Office of AIDS Coordination, San Diego County Department of Health Services
- American Red Cross
- El Cajon Public Health Center
- Professional Community Services

Alcohol/Other Drug Abuse

Alcohol/other drug abuse (AODA) is defined as excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems (moderate or severe abuse) at 14 to 16 percent of the adult male population, and the number of women with similar problems at 6 percent. Thus, an estimated 6,000 to 7,000 men and 2,800 women in El Cajon may be alcohol abusers.

Abusers of alcohol and other drugs have special housing needs during treatment and recovery. Group quarters typically provide appropriate settings for treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle.

3.1.4 Estimates of Current Housing Needs

Table 3-9 summarizes the housing assistance needs of lower income households (80 percent MFI) in El Cajon by household tenure (owner/renter), household type (elderly, small/large family, other), and "housing problems." This non-duplicative count of households with "housing problems" includes those that: 1) occupy units with physical defects (lacking complete kitchen or bathroom); 2) live in overcrowded conditions (housing units with more than one person per room); 3) have a housing cost burden, including utilities, exceeding 30 percent of gross income; or 4) have a severe housing cost burden, including utilities, exceeding 50 percent of gross income.

Table 3-9
Housing Assistance Needs of Low and Moderate Income Households

Household by Type, Income, & Housing Problem	Renters				Owners		
	Elderly	Small Families	Large Families	Total Renters	Elderly	Total Owners	Total Hhds
Extremely Low Income (0-30% MFI)	853	1,587	358	3,597	528	868	4,465
% with any housing problem	81%	92%	99%	90%	66%	71%	86%
% with cost burden > 30%	81%	91%	93%	89%	66%	70%	85%
% with cost burden > 50%	77%	88%	83%	85%	34%	45%	77%
Very Low Income (31-50% MFI)	523	1,554	448	3,316	693	984	4,300
% with any housing problem	92%	97%	100%	96%	38%	48%	85%
% with cost burden > 30%	92%	97%	90%	94%	38%	47%	84%
% with cost burden > 50%	52%	50%	30%	47%	8%	15%	40%
Low Income (51-80% MFI)	427	2,683	605	5,181	1,045	2,117	7,298
% with any housing problem	74%	58%	91%	63%	17%	35%	55%
% with cost burden > 30%	74%	53%	51%	55%	14%	31%	48%
% with cost burden > 50%	5%	6%	3%	5%	3%	11%	7%
Total Lower Income Households	1,803	5,824	1,411	12,094	2,266	3,969	16,063
% with any housing problem	83%	78%	96%	80%	35%	46%	72%
Total Households	2,235	9,941	2,034	19,343	3,969	13,592	32,935
% with any housing problem	69%	52%	82%	56%	22%	29%	45%

Abbreviation: Hhds = Households.

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 1993.

According to these criteria, 45 percent of the City's households experienced some kind of housing problems. The housing assistance needs among renters (56 percent of 19,300 renter-households) were greater than among owners (29 percent of 13,600 owner-households). Among the household types, large family tenants were most likely to experience housing problems (82 percent) and elderly owners reported the lowest incidence of housing problems (22 percent).

The types of problems faced by the households vary according to household incomes, types, and tenure. As shown in Table 3-9, almost all elderly households with one or more housing problems

indicated cost burden as a contributing factor. Similarly, housing cost burden was a contributing factor to housing problems faced by most owner-households, regardless of income.

On the other hand, while a high proportion (56 percent) of renter-households experienced one or more housing problems, the problems were most severe for large families at the Extremely Low (30 percent MFI) and Very Low (50 percent MFI) Income levels. Virtually every Extremely Low Income large family tenant in El Cajon reported housing problems which were predominantly cost burden related. For Low Income family renters, 91 percent experienced one or more housing problems but only 51 percent were related to housing cost burden.

Table 3-10 documents overcrowding by housing tenure and income, and specifically for large family households. This table illustrates that in 1990, unit overcrowding in El Cajon was more problematic among renter-households than among owner-households, regardless of income levels. Approximately 12 percent of the City's lower income renter-households resided in overcrowded conditions compared with 3 percent of the lower income owner- households. On a percentage basis, the incidence of overcrowding was substantially greater for lower income large family tenants, than for owner-households. These figures reflect the limited supply of large rental units in El Cajon, and the doubling up of households in single units to reduce housing costs.

Table 3-10
Percent of Overcrowded Households by Income: 1990

	Renters		Owners	
Income Groups	Total Households	Large Related Households	Total Households	Other Non-Elderly Households
Extremely Low Income (0-30% of MFI)	14.2%	77.4%	1.4%	3.5%
Very Low Income (31-50% of MFI)	15.4%	70.3%	2.9%	10.0%
Low Income (51-80% of MFI)	12.4%	54.9%	3.9%	6.4%
Total	11.8%	59.2%	3.0%	4.0%

Source: HUD CHAS Data Book, Table 8.

The following discussion summarizes the housing assistance needs identified in Table 3-9 by income group. Any disproportionate need, by racial/ethnic group and household type, is identified. "Disproportionate need" is defined as any need that is higher than ten percentage points above the need demonstrated for the population as a whole.

Extremely Low Income Households (0-30 Percent MFI)

Approximately 86 percent of the City's Extremely Low Income households (0 to 30 percent of Area MFI) experienced one or more housing problems in 1990. Most of the housing problems experienced by Extremely Low Income households were associated with severe housing cost burden. Approximately 77 percent of the Extremely Low Income households paid more than 50 percent of their gross incomes on housing.

Very Low Income Households (31-50 Percent MFI)

A significant portion of the City's Very Low Income households (31 to 50 percent of Area MFI) experienced one or more housing problems in 1990. Approximately 85 percent of all Very Low Income households experienced housing problems compared to 55 percent for Low Income households. Most of the housing problems were associated with cost burden factors.

The number of housing problems experienced by Very Low Income households varied by household type and ethnicity. Table 3-11 shows the percent of Extremely Low and Very Low Income minority households that experienced housing problems in 1990. As shown in this table, the prevalence of housing problems faced by Hispanic households was similar to all households in the City. No disproportionate housing need for a particular ethnic group is identified.

Table 3-11
Percent of Minority Households with Extremely Low (30 Percent MFI) and Very Low (50 Percent MFI) Incomes Having Housing Problems - by Household Type

	All Households		Black Non-Hispanic		Hispanic	
Household Type	% of Owner	% of Renter	% of Owner	% of Renter	% of Owner	% of Renter
Elderly	50.0	85.1	0.0	100.0	35.5	83.2
Small Household	75.2	94.3	0.0	100.0	41.2	92.1
Large Household	100.0	99.4	0.0	100.0	100.0	100.0
Total	58.9	92.6	0.0	100.0	64.3	93.5

Source: CHAS Data Book Table 7 (Part 2 and Part 4)
Note: Only 2% of the households in El Cajon are headed by a Black person.

Low Income Households (51-80 Percent MFI)

Approximately 55 percent of the City's Low Income households (51 to 80 percent of the Area MFI) experienced one or more housing problems in 1990 and 48 percent had a housing cost burden of more than 30 percent of their gross income. Seven percent of El Cajon's Low Income

households had a severe housing cost burden of more than 50 percent of their gross income. This compares to 13 percent of low income households in the entire County.

Renter-households experienced more housing problems than owner-households, (63 percent versus 35 percent). Among renter-households, large family and elderly households experienced the most housing problems, (91 percent and 74 percent, respectively). With the exception of large family renters, most of the housing problems faced by Low Income households were related to cost burden factors. Housing problems experienced by large family renters in this income group probably related more to overcrowding, which usually results from a limited supply of adequately sized housing units at affordable rents.

Overall, while the City of El Cajon has a large number of lower and moderate income households requiring housing assistance, the City has also a large inventory of affordable housing, particularly in the rental housing market. Furthermore, the City has expended substantial resources between 1991 and 1998 to provide affordable housing opportunities for its lower and moderate income residents through a variety of rental assistance, home ownership assistance, and rehabilitation programs. Section 4-1 of this document evaluates the City's accomplishments under the adopted Housing Element.

3.1.5 Projection of Future Housing Needs

The current Regional Housing Needs Statement (RHNS) prepared by the San Diego Association of Governments (SANDAG) as a goal has identified a future housing need for El Cajon of 809 dwelling units during the 1999-2004 period. The income distribution of this 809-unit need is as follows:

Extremely Low and Very Low Income (0-50% MFI)	170 units
Low Income (51-80% MFI)	138 units
Moderate Income (81-120% MFI)	186 units
Upper Income (>120% MFI)	315 units
Total	809 units

3.2 Homeless Needs

It is the goal of the City of El Cajon to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the person/family may be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

The following section summarizes the housing and supportive service needs of the homeless in El Cajon, as well as persons and families at risk of becoming homeless. This section also includes an inventory of services and facilities available to serve the City's homeless population and those who are at risk of becoming homeless. Service and facility gaps in the continuum of care are also identified. Much of the information presented in this section is summarized from the 1998 *Regional Homeless Profile - An Annual Update on Homelessness Throughout San Diego County and Its 18 Cities* prepared by the Regional Task Force on the Homeless.

3.2.1 Nature and Extent of Homelessness

Throughout the country, homelessness has become an increasing problem. Factors contributing to the rise in homelessness include the general lack of housing affordable to lower income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, alcohol and substance abuses, and the de-institutionalization of the mentally ill.

The 1990 Census data for the homeless in the City of El Cajon shows a total count of 89 homeless persons. Thirteen of the total number of homeless persons resided in emergency shelters and 76 of the total number were observed as living on the streets. The Census count of homeless persons, however, may not be considered a complete or adequate indicator of homelessness in El Cajon.

The 1998 *Regional Homeless Profile* estimates that there are 750 to 1,000 homeless persons in the East County area. According to the Profile, El Cajon has 85 to 100 chronically homeless persons. They are most visibly concentrated near El Cajon Boulevard, Magnolia Avenue, Second Street, and at various locations near Main Street.

There are 188 year-round shelter beds for the homeless population in the East County region, with an additional 12 beds available in church facilities during colder months. To make up the shortage of shelter beds in the East County area, two programs provide motel vouchers for the

homeless -- Crisis House and the County's Federal Emergency Management Agency (FEMA) Homeless Program.

3.2.2 Homeless Subpopulations

Homeless subpopulations in El Cajon can be estimated using regional and nationwide statistics. The homeless population in San Diego County can be categorized into two broad groups: urban homeless, and farm workers and day laborers, who primarily occupy the hillsides, canyons, and fields of the northern regions of the County and City of San Diego. The homeless population in El Cajon is considered urban because the incorporated City area is primarily developed with urban uses and does not contain substantial agricultural acreage or open space. The *Regional Homeless Profile* estimated that the homeless in San Diego County in 1998 is at least 15,000, with approximately 8,000 being the urban homeless and 7,000 being resident farm workers and day laborers.

Homeless Individuals

Single adults comprise about 70 percent of the urban homeless population. Approximately 88 percent of the single adults are men. Based on this proportion, approximately 60 to 70 of El Cajon's urban homeless persons are adults, 52 to 62 men and 7 to 8 women.

Single homeless youths are typically runaways from local homes, and almost all of them return home after a few days and are not considered homeless.

Homeless Families

Approximately 2,100 family members make up at least a quarter of the urban homeless population in the region. Based on the proportion of urban homeless family members to total urban homeless (approximately 26 percent), the number of homeless family members in El Cajon in 1998 is estimated at 22 to 26 persons. The average household size in 1998 was 2.78 according to the State Department of Finance. Applying this average household size to the estimated number of homeless family members indicates that the approximate number of homeless families is 8 to 9 in 1998. The majority of homeless families are headed by single women.

Veterans

Because of the large military presence in San Diego, homeless veterans are more significantly represented here than in most other American cities. About 40 percent of San Diego's urban single homeless men are veterans. Using the same proportion, approximately 21 to 25 of the urban homeless men in El Cajon are veterans.

Homeless Persons with Severe Mental Illness

Mental illness often accompanies homelessness. Not only can homelessness be a consequence of mental illness, but a homeless life may cause and exacerbate emotional problems. According to the Task Force, there are about 1,900 severely mentally ill homeless persons in San Diego County, representing about 24 percent of the urban homeless. Applying this percentage to the El Cajon homeless population, approximately 20 to 24 homeless persons in the City suffer from mental illness.

Homeless Persons with Alcohol/Drug Abuse Problems

Substance abuse and homelessness directly correspond. In general, 30 to 40 percent of urban homeless adults may actively abuse alcohol and/or drugs. Applying this percentage to the adult homeless individuals in El Cajon (60 to 70 persons), approximately 18 to 28 individual homeless adults in El Cajon may have substance abuse problems. Between 70 and 75 percent of the homeless youths who are independent of a family unit use drugs and/or alcohol. Drugs and alcohol are often used as "self-medication" to help homeless persons cope with their bleak circumstances.

Homeless Persons Suffering Domestic Violence

Many single women and women with children become homeless as the result of escaping physical abuse in the home. According to the Task Force, approximately half of all homeless women are believed to be victims of domestic violence. With an estimated 7 to 8 adult single homeless women and at least 26 to 30 adult homeless mothers and children, there are about 17 to 19 (50 percent) homeless women and children in El Cajon who are victims of domestic violence.

Once women are homeless and living on the streets, they become particularly susceptible to rape and battery. Homeless women, therefore, often require additional counseling to work through psychological impairment from physical abuse to transition into the mainstream.

Homeless Persons Infected with HIV/AIDS

The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or in imminent danger of becoming homeless due to their illness, lack of income or other resources, and weak support networks. The Commission further estimates that 15 percent of all homeless people are infected with HIV. Applying this percentage to the total homeless population in El Cajon, approximately 13 to 15 of the urban homeless persons are infected with HIV or have AIDS.

Homeless people living with HIV/AIDS experience rapid declines in their immune systems and are more likely to develop infections as the result of their living situations. Homeless youth are

particularly at risk of infection from participating in prostitution and sharing needles as drug users.

3.2.3 Needs of Persons Threatened with Homelessness

The "at-risk" population is comprised of lower-income families and individuals who, upon loss of employment, would lose their housing and end up residing in shelters or becoming homeless. Lower-income families, especially those earning Extremely Low Income, are considered to be at risk of becoming homeless. These families are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. In more severe cases some families pay more than 50 percent of their income for housing. According to the 1990 Census, 25 percent of the City's total owner-households and 51 percent of its renter-households were paying more than 30 percent of their income on housing.

The at-risk population also includes individuals who are in imminent danger of residing in shelters or being unsheltered. This is primarily due to the lack of access to permanent housing and the absence of an adequate support network, such as a parental family or relatives in whose homes they could temporarily reside. These individuals, especially those being released from penal, mental or substance abuse facilities, require social services that help them make the transition back into society and remain off the streets. Needed services include counseling, rental assistance, and job training/assistance.

Another at-risk population group includes those currently in foster care and who may become homeless when they reach 18 years of age. Rental assistance is the most effective way to prevent homelessness among this group.

3.2.4 Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

Emergency Shelter and Transitional Housing Facilities

Currently, four emergency shelters are operating in the City of El Cajon:

- **County Mental Health Services** provides four shelter beds for the severely mentally ill homeless.

- **East County Detox** operated by M.I.T.E provides one shelter bed for substance abusers. Maximum stay is 14 days.

- **Carlton G. Luhman Center** operated by the Volunteers of America provides six shelter beds for the general homeless. Maximum stay is 28 days.

- **Gatehouse** is operated by San Diego Youth and Community Services and provides primary intervention, advocacy, and shelter services to runaway, homeless, and troubled youth and their families. Six beds are available at the Gatehouse.

In addition, there are two transitional housing facilities in El Cajon:

- **Crisis House Family Shelter** operates a ten-bed facility and provides referral, case management, transportation and other support services to assist the homeless through the recovery process. Maximum stay is four months.

- **Crisis House Adults with Disabilities Program** also operates a 12-bed facility for adult men and women. Maximum stay is four months.

Shelters utilized out of the area are linked through a referral system and linkage agreements. However, out of area placement presents special issues such as school and employment stability for the homeless. Table 3-12 provides a list of shelter facilities in the East County area.

The East County Service Center, which is operated by the American Red Cross, and the Crisis House provide referrals to emergency shelters.

Transitional housing is distinguished from emergency shelters in that it provides shelter for an extended period of time (perhaps as long as 18 months) and generally includes integration with other social services and counseling programs to assist in the transition to self-sufficiency through the attainment of a permanent income and housing. There are two transitional housing facilities in El Cajon. Homeless persons in El Cajon are also referred to the St. Vincent de Paul Joan Kroc Center in San Diego which provides transitional housing and other services.

Table 3-12
Homeless Service Providers in East San Diego County

Facility	Type	Target Population	Services	Shelter Capacity	Maximum Stay
Halcyon Crisis Center	Crisis residence	Adult men/women who are severely mentally ill	A mental health hospital alternative	3 persons	14 days
County Mental Health Services - Shelter Beds	Contract with homeless shelters to provide shelter beds	Adult men/women who are severely mentally ill	Case management, prepared meals, mental health services, substance abuse treatment, job training and assistance.	4 persons	14 days (may be extended if person is working towards future goals)
Crisis House - Case Management Agency	Case management agency	General homeless population	Case management, prepared meals, substance abuse treatment, primary health care, job training and assistance.	---	---
Crisis House - Family Shelter	Emergency shelter	Priority for family with children (single persons as space permits)	Prepared meals, substance abuse treatment, primary health care, job training and assistance.	10 persons	4 months
Crisis House - Homeless Health Care Program	Health services	General homeless population	Medical services upon referral, storage, message board, mail call, hygiene services, food packs.	---	---
East County Community Health Services - El Capitan Family Health Center	Health services	General homeless and needy population	Primary health care	---	---
East County Community Health Services - La Mesa Community Health Services	Health services	General homeless and needy population	Primary health care	---	---
East County Community Health Services - Main Clinic	Health services	General homeless and needy population	Primary health care	---	---
Ecumenical Council of San Diego County ISN Rotational Shelter Program - East County Branch	Seasonal emergency shelter	General homeless population	Open from early November through early January. (In Nov., this branch does not serve families). Service also include case management, prepared meals, job training and assistance.	12 persons	2 months
Freedom Ranch - Residential Alcohol & Drug Recovery Home	Transitional shelter	Adult men who need substance abuse treatment	Case management, prepared meals, substance abuse treatment.	24 persons	4 months
Gatehouse	Emergency Shelter	Runaway youth	Information, referral, transportation, food	6 persons	--

Social Service Programs for the Homeless

There are several key social service programs for the homeless in El Cajon:

- **San Diego Youth and Community Services (the Gatehouse)** provides individual, group, and family counseling, on-site education assistance, and a 24-hour crisis intervention hotline.

- **Volunteers of America** provides referrals, problem solving counseling, crisis intervention, collateral contacts, advocacy and follow-up for displaced persons or families.

- **Crisis House** provides needs assessment, problem solving and case management to assist clients in becoming self-sufficient. Services include information and referral, food, clothing, transportation, phone message center, welfare/SSI assistance, and supportive services to those suffering from domestic violence.

- **Resource Center**, operated by the Crisis House, contains a complex and comprehensive service delivery system based on a continuum of care plan implemented by El Cajon-based agencies.

- **Professional Community Services** provides supportive services to those suffering from domestic violence.

- **East County Council on the Aging** administers a shared housing program that helps victims of domestic violence find affordable housing.

Soup Kitchens and Other Daytime Facilities

There are currently no soup kitchens serving the El Cajon homeless. Crisis House operates the Homeless Storage Program which provides storage facilities for the homeless during daytime.

Voucher and Rent Subsidy Programs

The Crisis House offers motel vouchers in emergency situations, to the extent funding permits. In addition, as a CDBG entitlement jurisdiction, El Cajon receives funding from the Federal Emergency Management Agency (FEMA) to provide emergency services for the homeless. Annually, over $800,000 in homeless service grants is provided to entitlement jurisdictions in San Diego County by FEMA. El Cajon contributes it FEMA funds to the County's FEMA Homeless Program, which provides the following: shelter vouchers; shelter vouchers for food; group shelter; supplies for day centers; emergency rent and mortgage subsidies; congregate food; supplemental food; utility payments; and transportation. These services are provided through

United Way and Catholic Charities. Between the Crisis House motel voucher assistance and the FEMA-funded voucher assistance, El Cajon is able to provide a year-round voucher program to service its homeless population.

Drug and Alcohol Rehabilitation Services

Volunteers of America provide referrals, problem solving counseling, crisis intervention, collateral contacts, advocacy, and follow-up for displaced persons or families.

Other Services

In addition to those described above, organizations that also provide services to homeless persons in El Cajon include:

- **Mental Health:** The County Department of Health Services provides a variety of mental health services, including homeless outreach services. The homeless outreach teams make street contacts and work through other agencies and providers to assist the homeless who are in acute need of services. The objective is to get the clients the funding, shelter, and basic needs for which they are eligible.

- **AIDS/HIV:** As the number of HIV/AIDS cases increases in San Diego County, more organizations are beginning to provide housing services for patients without adequate shelter. Housing counseling and/or shelter are provided by the following organizations in San Diego County: County Department of Health Services Office of AIDS Coordination, Being Alive - San Diego, Fraternity House, and Episcopal Community Services.

- **Substance Abuse:** Many homeless use alcohol and drugs and have addiction problems. The patient fees at most treatment centers for substance abuse are expensive and preclude treatment for homeless persons. The San Diego Freedom Ranch in Campo, however, provides a recovery home for low-income and indigent persons. The Freedom Ranch plans to establish a sober living center for elderly alcoholics in the near future.

- **Domestic Violence:** A number of homeless women are victims of domestic violence and sexual assault. The Center for Women's Studies and Services/Project Safehouse provides safe shelter and case management for women in such circumstances. The YWCA Women in Transition Program also provides shelter and case management for women but admission into the YWCA program is open to all women (not just victims of domestic violence).

- **Runaway Youth:** Homeless youth are typically runaways who have fled intolerable home conditions. The YMCA Juvenile Crisis Program provides emergency shelter and

individual and family counseling for homeless youths. Youth from outside the County are returned home by bus through a voucher system.

- **Persons Released from Prison:** This group can have emergency housing needs. Community Connection Resource Center provides comprehensive supportive and employment services for ex-offenders to break the cycle of crime and incarcerations. Referrals for emergency shelter are administered by the Resource Center.

- **Employment:** Securing employment is an important step for homeless persons returning to independence. A large proportion of homeless persons, particularly women, lack skills to obtain employment that pays well enough to support themselves and their families. The San Diego Regional Occupational Program (ROP) provides tuition-free entry level and advanced training to students and adults aged 16 and older. ROP offers more than 350 different courses throughout the County and typically serves 38,000 students a year.

3.2.5 Unmet Needs

Homelessness is a regional issue and requires the coordination of regional efforts when addressing the issues. El Cajon is part of the San Diego County Continuum of Care Consortium which covers the unincorporated County areas and all incorporated cities in the County, except the City of San Diego.

As part of its Continuum of Care Strategy, the County Consortium prepares a Gap Analysis annually to update information on the unmet needs of the homeless. The 1998 Continuum of Care Gap Analysis is included in Appendix B of this Plan. According to the Gap Analysis, there are significant unmet needs in the areas of transitional and permanent housing, job training, case management, housing placement, life skills training, and substance abuse treatments for homeless individuals. For homeless families with children, the Gap Analysis indicates significant unmet needs in the areas of transitional and permanent housing, job training, child care, housing placement, life skills training, and transportation.

3.3 Public and Assisted Housing Needs

3.3.1 Public Housing

There are no public housing projects in El Cajon.

3.3.2 Tenant-Based Rental Housing Assistance

The City of El Cajon offers a variety of rental assistance programs for lower income residents in the City. El Cajon contracts with the Housing Authority of the County of San Diego (HACSD) to administer its rental assistance programs. Currently, 2,020 El Cajon households receive tenant-based rental assistance through the Housing Authority, and another 1,703 households are on the waiting list for assistance. Table 3-13 summarizes the household characteristics of the recipients and those on the waiting list. As shown, approximately 48 percent of the recipients are elderly-headed households, while 72 percent of those on the waiting list are large families. These statistics further reflect the lack of affordable large-size rental units in El Cajon. One option for the City of El Cajon to address this housing issue is to rehabilitate/consolidate smaller apartment units into larger units suitable as family housing.

Table 3-13
Tenant-Based Rental Assistance

Program	Elderly	Small Family	Large Family	Total
Section 8 - Existing	627	346	222	1,195
Voucher	273	279	142	694
Moderate Rehabilitation	38	54	12	104
Mobile Home Rental Assistance	26	0	0	26
Home	0	1	0	1
Total	964	680	376	2,020
Waiting List	386	93	1,224	1,703

Source: Housing Authority of the County of San Diego, June 30, 1998.

3.3.3 Inventory of Assisted Housing Units

Table 3-14 provides data on the City's assisted multi-family housing stock by various government assistance programs.

Table 3-14
Assisted Housing Inventory and At Risk Status

Project	Total Project Units	Program	Length of Affordability Controls	Earliest Conversion Date[1]	# of Units At Risk	Rent/ FMR[2]
At Risk Between July 1, 1999 and June 30, 2009						
Lexington Green 1414 East Lexington Ave.	144	Section 236(j)(1)	40-year mortgage, with prepayment option	7/1/1991	144	
		Section 8	Annual renewal	4/30/1999	110	86%
Broadway Apartments 1562 East Main St.	161	Section 236(j)(1)	40-year mortgage, with prepayment option	11/1/1991	161	
		Section 8	Annual renewal	5/31/1999	78	87%
		Section 8	Annual renewal	6/30/1999	50	90%
Broadway Apartments II 849 North Third St.	52	Section 236(j)(1)	40-year mortgage, with prepayment option	12/1/1992	52	
		Section 8	Annual renewal	6/30/1999	20	92%
		Section 8	Annual renewal	8/31/1999	30	91%
Key Largo Apartments 881 Key Largo Place	132	Section 236(j)(1)	40-year mortgage, with prepayment option	11/1/1990	132	
		Section 8	Annual renewal	12/31/1999	74	84%
		Section 8	Annual renewal	5/31/2000	31	90%
At Risk After July 1, 2009						
Silvercrest 175 S. Anza Street	74	Section 202	40-year affordability covenant		74	
		Section 8	Long-term contract	9/18/2010	74	131%
El Cajon Apartments 180 Ballantyne Street	88	Section 8	Long-term contract	12/28/2010	88	162%
Lexington Senior Apartments 250 E. Lexington Ave.	100	Section 202 Redevelopment	40-year affordability covenant	2035	100	

Notes:

1. Section 236(j)(1) projects carry a 40-year mortgage with an option to prepay the remaining mortgage after 20 years and opt out of low income use control. The earliest conversion date refers to when the prepayment option first becomes available. See discussion on Prepayment-Eligible Projects under Section 3.3.5.
2. Rent/FMR = contract rent compares with Fair Market Rent.

Sources:

5. HUD Web Site at www.hud.gov/fha/mfh/mfhsec8.html.

3.3.4 Assisted Housing Units At Risk of Converting to Market Rate

The State Housing Element law and HUD Consolidated Plan regulation require cities to prepare an inventory including all assisted multi-family rental units which are eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. The State Housing Element law requires this inventory cover a ten-year evaluation period following the statutory due date of the Housing Element (July 1, 1999); whereas the HUD regulation requires the inventory to cover only the five-year planning period of the Consolidated Plan. To satisfy both state and federal requirements, this at-risk housing analysis period covers from July 1, 1999 through June 30, 2009. This analysis represents a review of current status and options, rather than a specific statement of City policy.

3.3.5 At-Risk Housing Conversion Potential

The three at-risk projects identified in Table 3-14 are considered at risk due to two aspects: 1) the expiring Section 8 contracts; and 2) the prepayment eligibility of HUD-insured mortgage loans.

Project-Based Section 8 Projects

The *Multifamily Assisted Housing Reform and Affordability Act* of 1997 addresses expiring Section 8 contracts. This act provides authority to HUD to operate a "mark-to-market" program to reduce over-subsidized Section 8 contracts, restructure project financing, and provide funds for rehabilitation needs. The bill also includes tax legislation to ensure that adverse tax consequences do not deter owners from participating in the program. In exchange for favorable tax treatment, owners would preserve units at rents affordable to low and moderate income households. Eligible projects include FHA-insured projects (e.g. Section 236 (j)(1)) receiving Section 8 project-based assistance for some or all units, where rents exceed market rents.

Typically, Section 8 units that have above market rents are not considered at risk because they are eligible to participate in the mark-to-market program, which the owners are likely to find more financially beneficial. The units really at risk are those with Section 8 rents below comparable market rents.

A total of 393 units in Lexington Green, Broadway Apartments, Broadway Apartments II, and Key Largo Apartments in El Cajon maintain Section 8 contracts with HUD. These contracts are one-year contracts, requiring renewal annually. As part of Congress' 1997 Balanced Budget Agreement, full funding has been committed to provide for annual renewal of all expiring Section 8 contracts from FYs 1998 through 2002. In the short run, the affordability of the Section 8 subsidized units would most likely be preserved. In the long run, because these units are renting at below Fair Market Rents and therefore are not eligible to participate in the

"mark-to-market" program, long-term affordability control on the units may be lost. However, since market rate rents in the City are lower than the Fair Market Rent, low-cost rental housing is generally available in the City.

Furthermore, even if federal Section 8 funding is available, the project owners may still decide to discontinue low-income use of the buildings by prepaying the remaining HUD-insured mortgage (see discussion under Prepayment-Eligible Projects). After prepayment, there may not be any incentive for the property owners to renew the expiring Section 8 contracts.

Section 8 assistance on Silvercrest, El Cajon Apartments, and Lexington Senior Apartments are not due to expire until after 2009. These projects are not analyzed in this Housing Element/Consolidated Plan cycle. Furthermore, both Silvercrest and El Cajon Apartments are renting at above Fair Market Rents. These projects will be eligible to participate in the "mark-to-market" program.

Prepayment-Eligible Projects

Lexington Green, Broadway Apartments, Broadway Apartments II, and Key Largo Apartments are projects subsidized under the HUD Section 236(j)(1) program. This program offers property owners reduced-interest loans. In exchange for preferential financing, the projects are subject to low income use restrictions with the option to prepay the remaining loans 20 years later and opt out of affordability controls.

Prepayment of Section 236 loans was regulated by the Low Income Housing Preservation and Resident Home ownership Act (LIHPRHA). LIHPRHA offered additional financial incentives for property owners in exchange for an extended commitment to maintaining the projects as affordable housing. However, LIHPRHA ended in 1996, and property owners can now prepay the remaining mortgage loans and opt out of affordability controls at any time once the project is eligible for the 20-year prepayment option. Table 3-14 shows the date when the prepayment option first becomes available for each Section 236(j)(1) project.

Under HUD regulations, the property owners are required to provide a six-month notice to tenants prior to opting out. The 1998 California legislature passed AB 1701, requiring a nine-month notice to tenants. Nevertheless, since there are no longer any regulations governing the prepayment process of these projects, they are considered at risk. A total of 489 units in these projects are at risk of opting out of the long-term low income use restrictions. The owner of the 144-unit Lexington Green Apartments has already notified the City of its intent to prepay the remaining mortgage and opt out of low-income use restrictions.

3.3.6 Preservation and Replacement of At-Risk Housing Cost Analysis

Preservation Costs

Since the at-risk projects are not eligible to participate in the "mark-to-market" program, preservation of the at risk units can be achieved in two ways: 1) facilitate transfer of ownership of these projects to or purchase of similar units by nonprofit organizations; 2) purchase of affordability covenant; 3) provide rental assistance to tenants using other funding sources than Section 8; and 4) promote transfer of ownership of these projects to or purchase of similar units by for-profit organizations or private persons or organizations.

Transfer of Ownership

By transferring ownership of these projects to nonprofit housing organizations, long-term low income use of these projects can be secured, and the project will be eligible for a greater range of government assistance programs.

Table 3-15 presents the estimated market value for each project to establish an order of magnitude for assessing preservation costs. According to development experts, current market values for the four at-risk projects can be estimated on the basis of each project's potential annual income, operating and maintenance expenses, and building condition. As shown in Table 3-15, the total market value of these projects is $27,887,900. Assuming a five percent downpayment is made on each project, at least $1,394,395 downpayment cost would be required to transfer ownership of these buildings to nonprofit organizations.

However, unless some form of mortgage assistance is available to the nonprofit organizations, rental income alone from the low income tenants would not likely be adequate to cover the mortgage payment, and rental subsidy would be required.

Purchase of Affordability Covenant

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low income housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy amount received to market levels.

According to HUD, both Lexington Green Apartments and Broadway Apartments have current unpaid principal balances of about $1.5 million, at an interest rate of 7.0 percent. Broadway Apartments II has an unpaid balance of about $0.5 million, also at 7.0 percent interest. For Key Largo Apartments, the unpaid balance is about $1.1 million at 7.5 percent interest. To purchase the affordability covenant on these projects, an incentive package should include interest subsidies at below 7.0 percent and below what the property owners can obtain in the open market. To enhance the attractiveness of the incentive package, the interest subsidies may need to be combined with rent subsidies that supplement the Section 8 rent to market levels.

Table 3-15
Market Value of At-Risk Housing Projects

Project Units	Lexington Green	Broadway Apartments	Broadway Apartments II	Key Largo	Total
1-bedroom	16	28	44	20	108
2-bedroom	88	91	8	70	257
3-bedroom	40	42		42	124
Total	144	161	52	132	489
Annual Operating Cost	$446,400	$491,400	$129,600	$409,200	$1,476,600
Gross Annual Income	$1,158,149	$1,276,241	$340,632	$1,063,460	$3,838,482
Net Annual Income	$711,749	$784,841	$211,032	$654,260	$2,361,882
Market Value	$8,896,900	$9,810,500	$2,637,900	$6,542,600	$27,887,900

Market value for each project is estimated with the following assumptions:

1. Obtained from *RealFacts* for June 1998, average market rent for 1-bedroom is $556, 2-bedroom is $677, and 3-bedroom is $828.
2. Average bedroom size for 1-bedroom assumed at 600 square feet, 2-bedroom at 750 square feet, and 3-bedroom at 900 square feet.
3. Vacancy rate = 5%
4. Annual operating expenses per square foot = $4.00
5. Market value = Annual net project income * multiplication factor
6. Multiplication factor for a building in poor condition is 10 (e.g. Key Largo), and for a building in good/excellent condition is 12.5 (Broadway, Broadway II, Lexington)

Rent Subsidy

A total of 393 units in the four at-risk projects currently maintain Section 8 contracts that are due to expire within the time frame of this Housing Element/Consolidated Plan. Should annual renewal of project-based Section 8 contracts become unavailable in the future, tenant-based rent subsidies such as Section 8 vouchers and certificates may be used to preserve the affordability of housing.

Under the HUD Section 8 program, assistance is only available to very low income households (up to 50 percent of County MFI). Thus, the discrepancy between the Fair Market Rent for a unit and the housing cost affordable by a very low income household is used to estimate the amount of rent subsidy required for that unit. Table 3-16 estimates the rent subsidies required to preserve the affordability of the existing Section 8 units to very low income households. Based on the estimates and assumptions shown in this table, approximately $643,920 in rent subsidies would be required annually. Should the project-based Section 8 program be discontinued by HUD, Section 8 vouchers and certificates administered by the San Diego County Housing Authority may be used to provide rent subsidies for the tenants.

The FY 1998 federal budget provided significant funding increases for HUD, including increases for the Section 8 voucher and certificate programs. The City of El Cajon will support County pursuit of additional Section 8 rent subsidies to assist the very low income households.

Replacement Costs

The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. Based on discussions with a major local developer, average development cost for multi-family rental housing is approximately $74,000 for a one-bedroom unit, $81,000 for a two-bedroom unit, and $88,800 for a three-bedroom unit. These cost estimates include land, construction, permits, on- and off-site improvements, and other costs. To replace the 489 units in the four at-risk projects would therefore require approximately $39,820,200.

Cost Comparison

The cost to build new housing to replace the 489 at-risk units is high, with an estimated total cost of close to $40 million. This cost estimate is substantially higher than the cost to preserve the units by transferring ownership, which is estimated at approximately $28 million.

Use of other forms of rent subsidies to replace Section 8 assistance does not ensure long-term unit affordability. The cost associated with rent subsidies is also high, requiring approximately $643,920 annually.

Table 3-16
Rent Subsidies Required

Section 8 Units	Lexington Green	Broadway Apartment	Broadway Apartments II	Key Largo	Total
1-bedroom	12	22	42	16	92
2-bedroom	67	72	8	56	203
3-bedroom	31	34		33	98
Total	110	128	50	105	393
Total Monthly Rent Income Supported by Affordable Housing Cost of Very Low Income Households	$65,619	$76,052	$26,744	$63,062	$231,477
Total Monthly Rent Allowed by Fair Market Rents	$82,681	$94,536	$28,712	$79,208	$285,137
Total Annual Subsidies Required	$204,744	$221,808	$23,616	$193,752	$643,920
Average Annual Subsidy per Unit					$1,638
Average Monthly Subsidy per Unit					$137

Notes:

1. Unit mix of Section 8 units is based on proportions in the entire project.
2. A 1-bedroom unit is assumed to be occupied by a 2-person household, a 2-bedroom by a 3-person household, and a 3-bedroom by a 5-person household.
3. Based on 1998 Median Family Income in San Diego County, affordable monthly housing cost for a 2-person very low income household is $508, for a 3-person very low income household is $571, and for a 5-person very low income household is $686.
4. 1998 Fair Market Rents in San Diego County is $552 for a 1-bedroom, $691 for a 2-bedroom, and $960 for a 3-bedroom.

3.3.7 Resources for Preservation

This section discusses two types of resource available for preserving at-risk housing units: a) financial resources potentially available to purchase or supplement existing units, or to build replacement housing; and b) entities with the interest and ability to purchase and/or manage at-risk units.

Financial Resources

There are a variety of potential funding sources available for acquisition, subsidy or replacement of units at risk. Due to the high costs of developing and preserving housing and limitations on both the amount and uses of funds, a variety of funding sources may be required.

CDBG Funds

El Cajon is a CDBG entitlement jurisdiction eligible to receive Community Development Block Grants (CDBG) from HUD for funding a wide range of community development activities. El Cajon's CDBG allocation averages approximately $1.3 million a year. CDBG monies are one of El Cajon's primary source of funds for low and moderate income housing assistance. El Cajon will continue to use CDBG funds to stabilize neighborhoods and preserve and upgrade the existing housing stock.

Redevelopment Housing Set-Aside Funds

The El Cajon Redevelopment Agency uses its housing set-aside funds to support new housing construction, housing rehabilitation, and first-time homebuyer assistance programs. Based on the Five-Year Redevelopment Implementation Plan, the El Cajon Redevelopment Agency estimated approximately $4.4 million in set-aside funds would be generated for the 1994-1999 period. A similar or slightly higher level of set-aside funds is expected to be available for the 1999-2000 planning period.

HOME funds

El Cajon is a HOME entitlement jurisdiction and receives approximately $650,000 from HUD annually for housing acquisition, construction, and rehabilitation. HOME funds are also eligible for tenant-based rental assistance, property acquisition, site improvements, and other costs related to the provision of affordable housing.

Administrative Resources

An alternative to providing subsidies to existing owners to maintain the at-risk units as low-income housing is for public or nonprofit agencies to acquire or construct housing units to replace the at-risk units. Nonprofit ownership assures the long-term commitment to maintaining these units as affordable housing for low income households. Several public and nonprofit

agencies are active in providing affordable housing in the County, particularly in the East County area.

San Diego Interfaith Housing

The San Diego Interfaith Housing Federation is a certified CHDO (Community Housing Development Organization). Interfaith Housing is organized by churches interested in addressing the housing needs of low and moderate income families, the elderly, and disabled persons. Interfaith Housing owns and manages several assisted housing projects in the County. Interfaith Housing received $250,000 in HOME funds from El Cajon to acquire/rehabilitate existing housing units and resell the units to first-time buyers.

San Diego Community Housing Corporation

The San Diego Community Housing Corporation is a certified CHDO. The corporation received $366,132 in HOME funds from El Cajon to acquire land and to construct six single-family homes for first-time buyers.

Affirmed Housing

Affirmed Housing is a for-profit affordable housing provider. It received a loan of $1,332,000 from El Cajon ($832,000 from HOME funds and $690,000 from redevelopment set-aside funds) to acquire 48 housing units, and to rehabilitate these units to result in 41 larger units for larger families.

3.3.8 Quantified Objectives

A total of 489 housing units in El Cajon may be at risk of converting to market rate due to prepayment of the mortgage loans by the property owners. Among these 489 units, 393 units receive Section 8 rental assistance. These units could lose rental subsidies depending on funding availability from HUD, regardless of the prepayment status of the projects.

It is the City's objective to pursue preservation of these units as low-income housing. Policies and programs for preservation of these at-risk units are set forth in Section 4, Housing and Community Development Strategy, of this document.

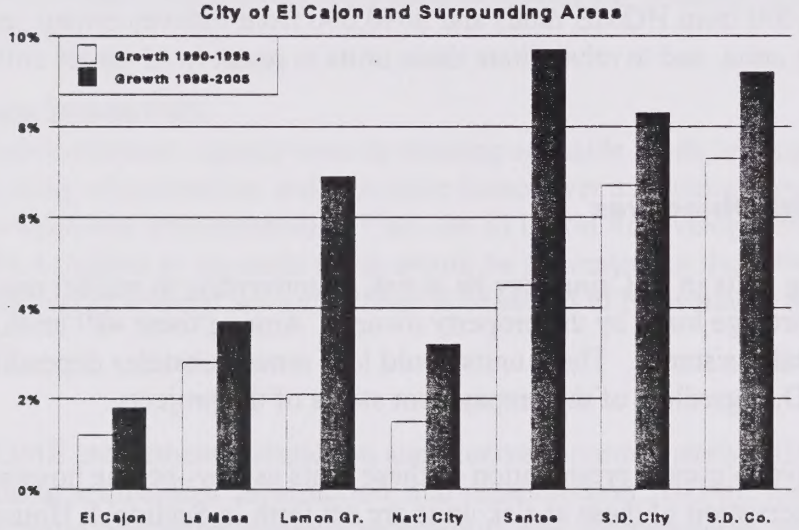
3.4 Market Conditions

This section addresses characteristics of the housing supply in El Cajon, including type, age, condition, costs, and availability. The implications of these housing characteristics with respect to housing programs are also examined.

3.4.1 Housing Growth

Due to the diminishing supply of available vacant land, the City experienced only a minute growth in its housing stock during the 1990s. Between 1990 and 1998, housing stock in the City increased by only 404 units from 34,453 units to 34,857 units. This one percent growth from the 1990 to 1998 period was the lowest among surrounding communities and less than the seven percent growth in housing experienced County-wide during the same time period (see chart below).

Chart 3-3: Housing Growth - 1990-1998 and 1998-2004
City of El Cajon and Surrounding Areas



Sources: State Department of Finance, Population and Housing Estimates, January 1998.
SANDAG, Draft Regional Housing Needs Statement, November 1998.

Based on SANDAG estimates, El Cajon is projected to experience a less than two percent increase in housing units between July 1999 and July 2004. This level of increase is the lowest among the surrounding communities.

3.4.2 Housing Characteristics

Housing Type

Given the limited housing growth in the City during the past eight years, the composition of El Cajon's housing stock remains unchanged (see Table 3-17). Multi-family housing in El Cajon remains the majority housing type, while single-family housing accounts for 43 percent, and mobile homes account for 6 percent of the total housing stock. The dominance of multi-family housing reflects the limited amount of vacant land in El Cajon available for new housing.

Table 3-17
Housing Type: 1990-1998

Housing Type	1990		1998	
	No. of Units	% of Total	No. of Units	% of Total
Single-Family				
Detached	13,139	38.1%	13,397	38.4%
Attached	1,532	4.4%	1,584	4.5%
Total	14,671	42.6%	14,981	43.0%
Multi-Family				
2-4 Units	2,135	6.2%	2,144	6.2%
5+ Units	15,628	45.4%	15,708	45.1%
Total	17,763	51.6%	17,852	51.2%
Mobile Homes	2,019	5.9%	2,024	5.8%
Total Housing Units	34,453	100.0%	34,857	100.0%
Total Occupied Units	32,893	95.5%	33,278	95.5%
Vacancy Rate		4.5%		4.5%

Sources:
1. U.S. Department of Commerce, Bureau of the Census, 1990 Report.
2. State Department of Finance, Population and Housing Estimates, January 1998.

Note: To be consistent with the State Department of Finance data, "other" housing units such as house boats and vans in the 1990 Census are categorized under multi-family structures with 5+ units.

Tenure

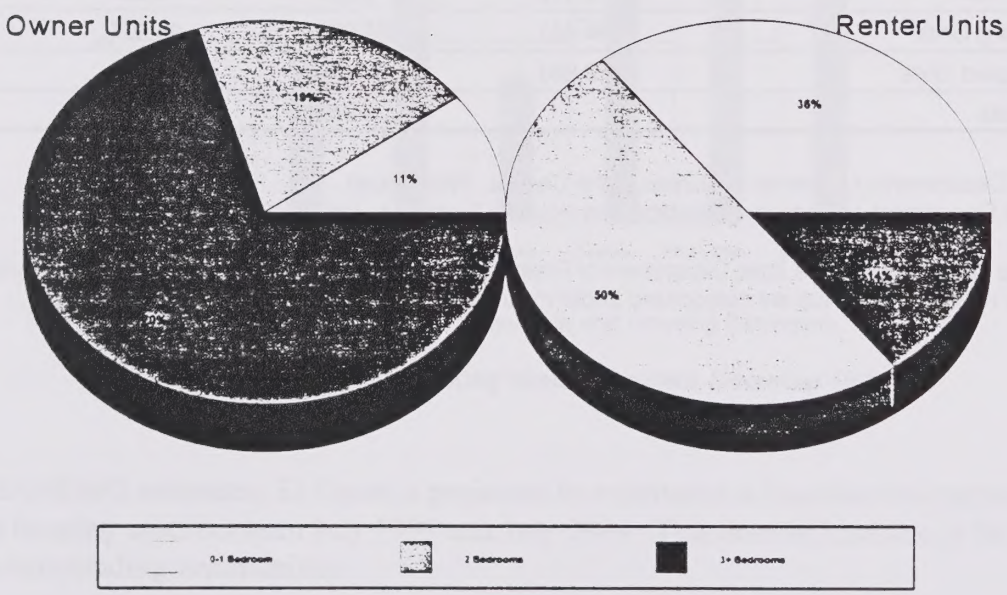
The tenure distribution of a community's housing stock (owner versus renter) influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment, while faced by many households regardless of tenure, is far more prevalent among renters. Tenure preferences are primarily related to household income, composition, and age of the householder.

El Cajon is a predominantly renter-occupied community, with 59 percent of the City's housing units occupied by renters in 1990. This trend is partially explained by the amount of multi-family housing in the City. Multi-family development made up nearly two-thirds of all residential development in the City between 1980 and 1990.

The City's 1990 housing inventory consisted of 8,826 units with zero or one bedroom, 13,065 units with two bedrooms; and 12,562 units with three or more bedrooms. However, large size units (with three or more bedrooms) were more prevalent among ownership housing than among rental housing. Large size units constituted approximately 70 percent of the ownership units compared to only 14 percent of all rental units. The chart below illustrates the City's 1990 housing inventory by size and tenure.

Chart 3-4: Housing Inventory: 1990

by Unit Size and Tenure



Source: 1990 Census.

3.4.3 Housing Cost

Ownership Housing Cost

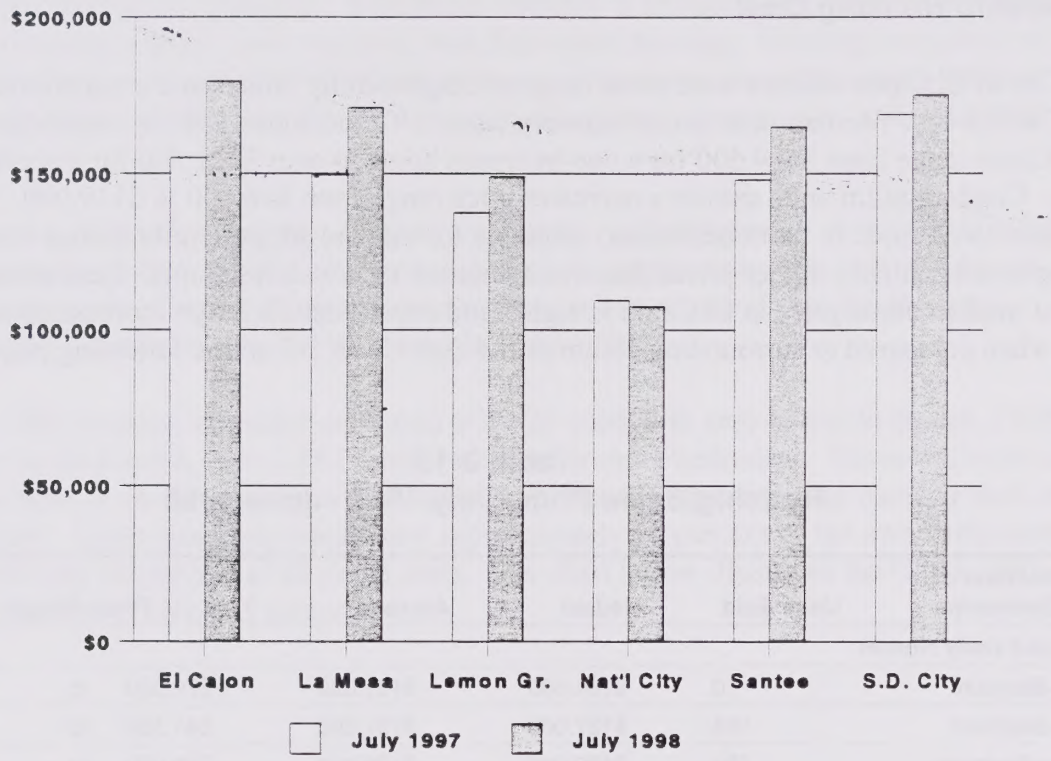
The City of El Cajon offers a wide price range of single-family homes and condominium units (see Table 3-18). Median sales prices between June 1997 and June 1998 for single-family homes in El Cajon range from $104,500 for a one-bedroom home to over $321,000 for a six-bedroom home. Condominium units exhibit a narrower price range from $48,000 to $119,000. Most large size units (with three or more bedrooms) available for sale are single-family homes which are selling at substantially higher prices than condominium or townhouse units. Furthermore, current median home price in El Cajon is higher and experienced a larger increase since July 1997 when compared to surrounding communities (see Chart 3-5 on the following page).

Table 3-18
Housing Sales Price: July 1997 - June 1998

Number of Bedrooms	Units Sold	Median	Average	Price Range		
Single-Family Homes						
One-Bedroom	10	$104,500	$131,050	$70,000	to	$270,000
Two-Bedroom	193	$127,000	$131,895	$41,500	to	$292,000
Three-Bedroom	750	$160,000	$175,018	$50,000	to	$580,000
Four-Bedroom	454	$225,000	$243,051	$82,500	to	$630,000
Five-Bedroom	56	$304,250	$314,461	$148,000	to	$730,000
Six-Bedroom	7	$321,000	$348,857	$200,000	to	$535,000
Multi-Family Homes						
One-Bedroom	11	$48,000	$48,167	$30,000	to	$95,000
Two-Bedroom	162	$95,500	$99,289	$13,100	to	$555,000
Three-Bedroom	83	$119,000	$117,723	$65,000	to	$183,000

Source: California Market Data Cooperative Inc, June 1997 to June 1998

Chart 3-5: Median Housing Sale Prices



Source: California Association of Realtors, July 1998.

Housing affordability is dependent upon income and housing costs. Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups. According to the HUD income guidelines for 1999, the Median Family Income (MFI) in San Diego County is $52,500. Median income for an Extremely Low Income household (0-30 percent MFI) earns up to $15,750, a Very Low Income household (31-50 percent MFI) earns up to $26,250, a Low Income households (51-80 Percent MFI) earns up to $42,000, and a Moderate Income household (81-120 percent MFI) earns up to $63,000.

Assuming that the potential homebuyer within each income group has sufficient credit, downpayment (10 percent) and maintains affordable housing expenses (i.e. spends no greater than 30 percent of their income on the mortgage, taxes and insurance), the maximum affordable home prices can be determined. Table 3-19 demonstrates the purchasing power of these income groups defined above. Given the median home prices shown in Table 3-18, home ownership is beyond the reach of most Extremely Low and Very Low Income households, and Low Income households may be able to afford condominium units or small size single-family homes.

Table 3-19
Affordable Housing Costs by Income Category

Income Group	Median Income	Monthly Affordable Housing Cost	Property Taxes, Homeowner's Insurance	Affordable Mortgage Payment	Max. Affordable 30-Year Mortgage	Max. Affordable Home Price
Extremely Low	$15,750	$394	$150	$244	$36,600	$40,700
Very Low	$26,250	$656	$150	$506	$76,100	$84,500
Low	$42,000	$1,050	$200	$850	$127,800	$142,000
Moderate	$63,000	$1,575	$200	$1,375	$206,700	$229,600

Note: Calculation of affordable mortgage and home price based on a 7% interest rate, 10% downpayment, and Area Median Family Income of $52,500 for 1999.

Rental Housing Cost

As previously stated, El Cajon is a predominantly renter-occupied community, with 59 percent of the households being renters. Given the strong rental market in the City, it is important to evaluate the affordability of the rental housing stock.

Current rental rate information for apartment and townhouse complexes with more than 100 units was obtained from *RealFacts*, a data services agency specializing in collecting rental data for communities across the state. A total of 24 complexes with more than 100 units exist in El Cajon. Rental rates at these complexes are summarized in Table 3-20. Overall average rents in the City were provided by SANDAG and are also presented in Table 3-20.

Based on the rental information shown in Table 3-20, there are few large size rental units available. Also, rents for three-bedroom apartment or townhouse units are typically not affordable to Extremely Low and Very Low Income households according to the monthly affordable housing costs shown in Table 3-19.

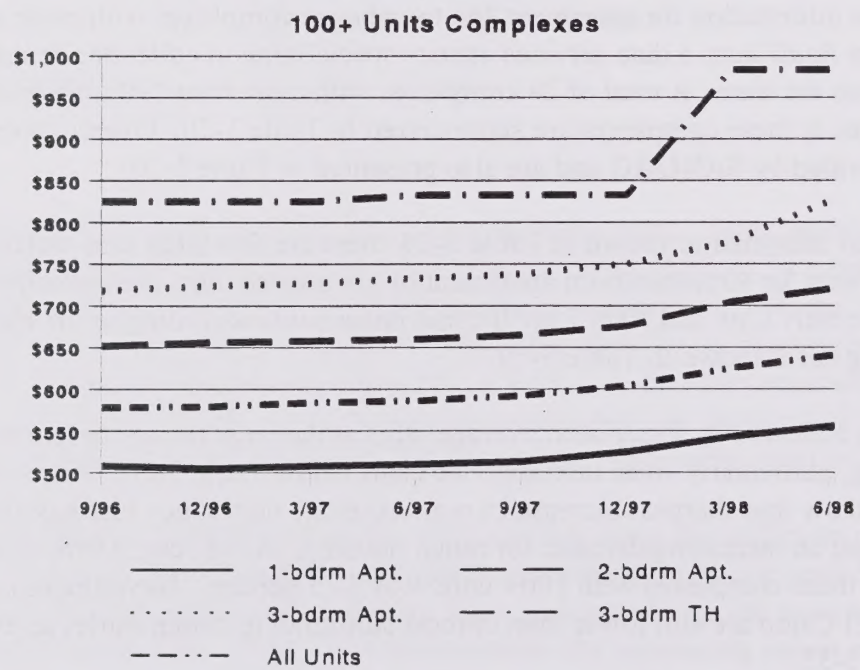
According to data collected by *RealFacts*, average rents at the large rental complexes have been steadily increasing, particularly since last year (see chart below Table 3-20). Three-bedroom townhouse units show that sharpest increase in rent. Average occupancy rate has also been increasing, showing an increasing demand for rental housing. As of June, 1998, average occupancy rate at these complexes with 100+ units was 94.5 percent. Nevertheless, rental housing costs in El Cajon are still lower than in most surrounding communities as evidenced in the chart on page 3-53.

Table 3-20
Current Rental Rates in El Cajon: 1998

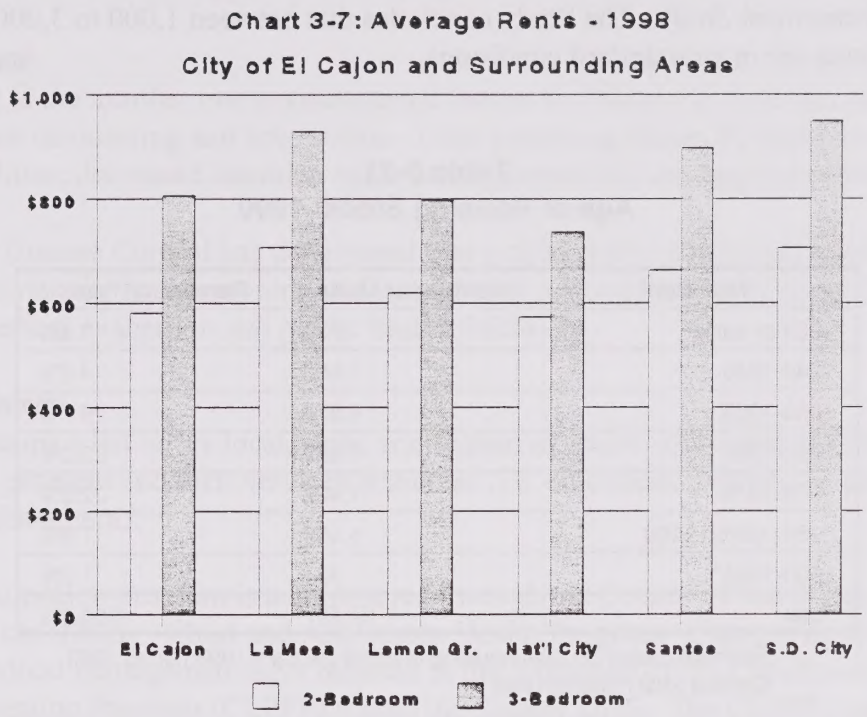
Unit Type and Size	Complexes with More Than 100 Units			All Units
	Number of Units	% of Total	Average Rent	
Apartments				
Studio	24	0.5%	$415	$405
One-Bedroom	1,949	43.6%	$556	$485
Two-Bedroom	2,216	49.6%	$677	$581
Three-Bedroom	207	4.6%	$828	$807
Townhouses				
Two-Bedroom	49	1.1%	$610	
Three-Bedroom	22	0.5%	$983	
Total	4,467	100.0%	$667	

Sources:
1. Average rents for complexes with more than 100 units from *RealFacts*, 6/1998.
2. Average rents for all units from SANDAG *Draft Regional Housing Needs Statement*, 11/1998.

Chart 3-6: Average Rent by Unit Type & Size



Source: RealFacts, June 1998.



Source: SANDAG *Draft Regional Housing Needs Statement*, 11/1998

3.4.4 Housing Condition

Age of Housing Stock

Table 3-21 presents the age of the City's housing stock. Generally, the older single-family residences are located in the center city area and the newer units are located on the hillsides surrounding the City. The accepted standard for major housing rehabilitation needs is after 30 years. Currently, approximately 48 percent of the City's housing stock is over 30 years old, indicating the potential need for rehabilitation and continued maintenance for a significant portion of the City's housing.

In 1991, SANDAG estimated 3,600 substandard housing units in El Cajon, representing about 10.5 percent of the City's housing stock at the time. A significant number of the substandard units were mobile homes. Among the substandard units, 71 percent were owner-occupied, 29 percent were renter-occupied, and 92 percent of these substandard units were suitable for rehabilitation.

In 1994, the City commissioned a consultant to prepare the *City of El Cajon Economic Development Framework Study*. The Study concludes that between 1,000 to 3,000 of the City's rental housing units are in substandard conditions.

Table 3-21
Age of Housing Stock: 1990

Year Built	Number of Units	Percent of Total
1939 or earlier	610	1.8%
1940-1949	1,688	4.8%
1950-1959	6,874	19.7%
1960-1969	7,667	22.0%
1970-1979	11,426	32.8%
1980- March 1990	6,188	17.8%
1990-1998*	404	1.2%
Total	34,857	100.0%

* Estimate based on total housing units as January 1998 minus 1990 Census total housing units

Sources:
1. U.S. Department of Commerce, Bureau of the Census, 1990 Census.
2. State Department of Finance *Population and Housing Estimates*.

In an effort to lower the number of substandard units to improve overall housing conditions in El Cajon, the City operates a Code Enforcement program. The Community Development and Fire Departments perform the code enforcement function for the City. Identification of potential code violations occurs primarily through informal field observations, as well as complaints received from residents.

The City utilizes general funds and CDBG funds to finance code enforcement activity. Multi-family property owners (i.e., owners of property with 3 or more units on one lot) are required to pay a housing fee on an annual basis. The fee collected is placed in the City general fund to help pay for the housing inspection/code enforcement program.

The City also provides housing rehabilitation assistance to lower income homeowners through the City's CDBG and HOME Programs. The City administers a deferred loan program for owner-occupied single-family homes and a grant program for mobile home units.

Lead-Based Paint Hazards

Health Hazard of Lead

Lead poisoning is the number one environmental hazard to children in America today. Lead's health effects are devastating and irreversible. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; and hyperactivity and aggressive behavior.

The Center for Disease Control has determined that a child with a blood lead level of 15 to 19 μg/dL is at high risk for lead poisoning and a child with a blood lead level above 19 μg/dL requires full medical evaluation and public health follow-up.

Incidence of Lead Hazards

Table 3-22 contains a list of the local, state, and federal agencies concerned with the childhood lead-poisoning problem and their services/resources (i.e. education, prevention, detection, treatment and abatement).

The overall lead poison program is administered through the County of San Diego, Department of Health Services (DHS) - Child and Adolescent Health Program. Changes in the screening process and medical management have resulted in the formation of the Childhood Lead-Poisoning Prevention Program (CLPPP) within the County DHS. The CLPPP Lead Coordinator will initiate the medical and environmental response once children with elevated blood lead levels are reported. A primary source of screening information and detection is conducted by the local Child Health and Disability Prevention Program (CHDP). Once an elevated blood lead (PbB) is reported, the Lead Coordinator oversees the medical/nursing case management by a Public Health Nurse (PHN) and the residential inspection and abatement carried out by an Environmental Health Specialist (EHS). Based upon information provided by DHS, Division of AIDS and Community Epidemiology, ten cases of childhood lead-poisoning have been documented in El Cajon between 1992 and 1998. While this number of lead-poisoning cases does not seem high, representatives from DHS indicated since only a small portion of the children in the City have been tested for lead-poisoning, the number of actual poisoning cases may be severely underrepresented.

Table 3-22
Childhood Lead Poisoning Agencies and Resources

Agency/Program/Position	Services/Resources
San Diego County Health Department	
1. Child Health & Disability Prevention Program	Blood Lead Testing Program
2. Childhood Lead-Poisoning Prevention Program (operated throughout State)	County to follow up to State Program
Lead Coordinator	PbB Report Intake/Referral and Response Condition
Public Health Nurse	Lead Poisoning Follow-up Childhood Lead Case Mgt Medical Treatment
Health Educator	Lead Poisoning Education
Environmental Health Specialist	Environmental Case Management LBP Inspection/Abatement
California Department of Health Services	
1. Child Health and Disability Prevention Program	
Director	Local CHDP Coordination Policy Development
2. Childhood Lead Poisoning Prevention Branch	Identify lead poisoning through County programs
Information Coordinator	Reports status LBP Cases on a Countywide basis
National Center for Lead-Safe Housing	
Director	Information clearinghouse Technical Assistance LBP inspection research

Estimating Number of Housing Units with LBP

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint. Starting in 1978, the use of all lead-based paint on residential property was prohibited. It is estimated that 75 percent of all residential structures built prior to 1978 contain lead-based paint and that older structures have the highest percentage of LBP. Local data has confirmed the national survey results that the percentage of units containing lead increases with the age of the structure.

In assessing the potential LBP hazard of these older structures, several factors must be considered. First, not all units with lead-based paint have lead-based paint hazards. Only testing for lead in dust, soil, deteriorated paint, chewable paint surfaces, friction paint surfaces, or impact paint surfaces provides information about hazards. Properties more at risk than others include:

- Deteriorated units, particularly those with leaky roofs and plumbing; and
- Rehabilitated units where there was not a thorough cleanup with high-phosphate wash after the improvements were completed.

Table 3-23 estimates the number of housing units with LBP in El Cajon that may be occupied by the Low/Mod Income households. The DHS representative emphasized that lead-poisoning can come from a variety of sources, including toys, furnishings, and fixtures.

Table 3-23
Number of Housing Units with LBP Occupied by Lower Income Households

Year Units Built	No. of Units Occupied by Lower Income Households		Percent Units with LBP[a]	Estimated No. of Units with LBP & Occupied by Lower Income Households	
	Extremely Low & Very Low (0-50% MFI)	Low (51-80% MFI)		Extremely Low & Very Low (0-50% MFI)	Low (51-80% MFI)
1960-1979	2,671	11,750	62% ± 10%	1,656	7,285
1940-1959	166	435	80% ± 10%	133	348
Before 1940	115	231	90% ± 10%	104	208
Total Units	2,952	12,416		1,893	7,841

Sources: *CHAS Data Book*, Table 9; Table 3-3, page 3-9, *Comprehensive and Workable Plan for the Abatement of Lead-Based Paint in Privately Owned Structures*.

Note: Housing varies greatly in amount of LBP. These percentages include all housing with some LBP somewhere, no matter how little.

3.5 Barriers to Affordable Housing

Constraints to the provision of adequate and affordable housing are posed by market, governmental, and infrastructure and environmental factors. These constraints may result in housing that is not affordable to low and moderate income households, or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact households with low and moderate incomes and special needs.

3.5.1 Market Constraints

Construction and Land Costs

A major cost associated with building a new house is the cost of building materials, which can comprise up to 50 percent of the sales price of a home. Construction costs for wood frame, single-family construction of average to good quality range from $50 to $70 per square foot while custom homes and units with extra amenities run somewhat higher. Costs for wood frame, multi-family construction average about $50 per square foot, exclusive of parking. The City's ability to mitigate high construction costs is limited without direct subsidy.

The limited supply of residentially designated vacant land in El Cajon has accounted for increases in land costs. Residential land in the developed parts of El Cajon averages between $30 and $45 per square foot. Higher density zoning could reduce the cost per unit of land, but land zoned for higher densities commands a higher market price. According to a major local developer, multi-family residential land is about $20,000 per unit. Density bonuses may be used by the City as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

Availability of Mortgage and Rehabilitation Financing

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. In 1996, a total of 864 households applied for mortgage loans to purchase homes in El Cajon. Two-thirds of the applications were originated (approved by lenders and accepted by applicants) and 16 percent were denied, with the remaining 18 percent of the applications withdrawn, closed for incompleteness, or not accepted by the applicants (see Table 3-24).

Overall, home improvement loans have lower approval rates. In 1996, 500 households in El Cajon applied for home improvement loans through private sources such as banks and only 44 percent were approved, indicating a potential need for government assistance in providing rehabilitation loans. Statistical analysis performed on the HMDA data indicated that there were no significant differences in home mortgage or improvement lending based on race, income, or gender of the applicants.

In 1996, the top mortgage lenders in El Cajon were: Great Western Bank (44 applications); Green Tree Financial (37 applications); Home Savings of America (37 applications); Norwest Mortgage (36 applications); Countrywide Home Loans (33 applications); and American Savings Bank (33 applications).

Construction financing for multi-family housing is also generally available for development in El Cajon. Of the 36 applications for multi-family construction financing in 1996, 26 (72 percent) were approved, totaling $15.5 million.

Table 3-24
Disposition of Loan Applications

Applicant Income	Home Purchase Loans				Home Improvement Loans			
	Total Appl'ns	% Originated	% Denied	% Other	Total Appl'ns	% Originated	% Denied	% Other
Lower Income (0-80% MFI)	191	60%	21%	19%	82	35%	39%	26%
Moderate Income (81-120% MFI)	244	69%	15%	16%	165	44%	28%	28%
Upper Income >120% MFI)	390	69%	14%	17%	240	47%	25%	28%
Total	864	66%	16%	18%	500	44%	29%	27%

Source: Home Mortgage Disclosure Act (HMDA)data for 1996. Tabulated with the Centrax software.

3.5.2 Governmental Constraints

Actions by the City can have an impact on the price and availability of housing in the City. Land use controls, site improvement requirements, building codes, fees, and other local programs to improve the overall quality of housing may serve as a constraint to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

Land Use Controls

The Land Use Element of the El Cajon General Plan and corresponding zoning provide for a full range of residential types and densities dispersed throughout the City. The El Cajon Land Use Element has designated 4,198 acres (49 percent) of the City's total land inventory for residential uses, including single-family homes, multi-family units, mobile homes and group quarters. Residential densities in El Cajon cover a wide spectrum, including the following categories:

1. Low-Low Density (3 or less unit/acre);
2. Low Density (3-10 units/acre);

3. Low-Medium Density (10-18 units/acre);
4. Medium Density (18-20 units/acre);
5. High Density (20-30 units/acre).

In addition to these residential categories, the El Cajon General Plan has also established the Downtown Special Development Area designation to provide for mixed use development in the area located around the historically important intersection of Main Street and Magnolia Avenue. This designation would allow residential development to be mixed with offices and/or retail uses.

Residential Development Standards

El Cajon has development standards which are used by staff to evaluate site development plans for multiple family projects. Variances and conditional use permits are reviewed by the Planning Commission. Specific plans, planned unit developments, and planned residential developments are reviewed by the Planning Commission and City Council. All appeals of any decisions regarding development are considered by the City Council.

El Cajon's residential development standards are summarized in Table 3-25. These residential development standards are not viewed as a constraint to housing development by local developers. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the quality of the physical environment.

The City also requires a Conditional Use Permit (CUP) for a second-family unit or "Granny" flat. The application fee for a CUP is $750 and requires a public hearing by the Planning Commission. The processing time is six weeks from submittal of a complete application to the Planning Commission public hearing.

The El Cajon Zoning Ordinance allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in several commercial and industrial zones subject to the approval of a Conditional Use Permit (CUP). Also subject to the approval of a CUP, the Zoning Ordinance permits the development of board and care facilities for more than six persons, including transitional housing facilities, in the City's multi-family zones.

Table 3-25
Residential Development Standards

Zoning	Density	Min. Lot Area	Min. Lot Width	Setback			Max. Height	Max. Lot Coverage	Open Space	Parking
				Front	Side	Rear				
R-E-40	1 du/ac	40,000 sf	100 ft	30 ft	15-20 ft	25 ft	35 ft	30%	N/A	2 garaged spaces
R-E-20	2 du/ac	20,000 sf	100 ft	20 ft	6-12 ft	25 ft	35 ft	40%	N/A	2 garaged Spaces
R-S-14	3 du/ac	14,000 sf	90 ft	20 ft	6-20 ft	25 ft	35	40%	N/A	2 spaces total, 1 covered
R-S-9	4.8 du/ac	9,000 sf	70 ft	20 ft	6-20 ft	25 ft	35	40%	N/A	2 spaces total, 1 covered
R-1-6	7 du/ac	6,000 sf	60-70 ft	20 ft	5-20 ft	15 ft	35	40%	N/A	2 spaces total, 1 covered; tandem permitted
R-2-R	7 du/ac	6,000 sf	50 ft	20 ft	5-20 ft	10 ft	lesser of 1 story or 20 ft [1]	40%	N/A	2 spaces total, 1 in covered structure
R-2	10 du/ac	6,500 sf	65 ft	20 ft	6-10 ft	12 ft	lesser of 2 stories or 35 ft	50%	400 sf per unit	2 spaces total
R-3-R	17 du/ac	7,000 sf	70 ft	25 ft	6-10 ft	12 ft	lesser of 1 story or 20 ft [1]	55%	225 sf per unit	2 spaces per studio or 1-bedroom unit; 2.25 spaces per unit with 2+ bedrooms; developments with 10+ units must designate 10% of spaces as visitor parking; for every 25 spaces, 1 additional space for loading.
R-3	20 du/ac	7,000 sf	75 ft	10 ft	6-10 ft	12 ft	lesser of 1 story or 20 ft [1]	55%	225 sf per unit	
R-4	29 du/ac	7,000 sf	70 ft	10 ft	5-10 ft	10 ft	lesser of 3 stories or 45 ft [2]	60%	225 sf per unit	
R-5	No Max.	20,000 sf	100 ft	20 ft	15-20 ft	15 ft	No Max.	50%	225 sf per unit	
R-P	20 du/ac	7,000 sf	70 ft	10 ft	5-10 ft	12 ft	35 ft	55%	225 sf per unit	

Notes:

1. Height limit of buildings in R-2-R, R-3-R, and R-3 zones may be increased to the lesser of 2 stories or 35 feet by Chapter 17.58 (Specific Plan) of the Zoning Code.
2. Height limit of buildings in R-4 zone may be increased or decreased by Chapter 17.64 (Development Standards) of the Zoning Code.

Source: City of El Cajon Zoning Ordinance.

Development and Planning Fees

The cost of development is a constraint to the implementation of affordable housing projects. Typically, the cost to develop raw land is significantly increased by the various regulations and fees local governments impose on developers. A study of the Construction Industry Federation of San Diego County estimates that raw land and improvement costs comprise approximately 35 percent of the total development cost of a single-family detached dwelling.

The City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 3-26 summarizes the City's planning fee requirements for residential development. These fees are not considered excessive compared to surrounding communities.

Table 3-26
Planning Fee Schedule

Development Process	Related Fee
Planning and Zoning	
Variance	$250.00
Conditional Use Permit	750.00
Specific Plan	1,000.00
General Plan Amendment/Specific Plan	750.00
Zone Reclassification	1,000.00
Zoning Ordinance Amendment	400.00
Subdivisions	
Tentative Subdivision Map	$ 1,000.00 + $25/lot
Planned Residential Development	1,000.00
Planned Unit Development	1,000.00
Tentative Parcel Map	1,000.00 + $25/lot
Certificate of Compliance	200.00
Extension Requests/Revisions	50.00
Miscellaneous Charges for Current Services	
Initial Study	$250.00
Environmental Impact Report (EIR)	1,500.00
Site Development Plan	750.00
Appeals (Public hearing)	140.00
Appeals (non-public hearing)	50.00
Major/Minor Change Determination	100.00

Source: City of El Cajon, Department of Community Development, July 1998.

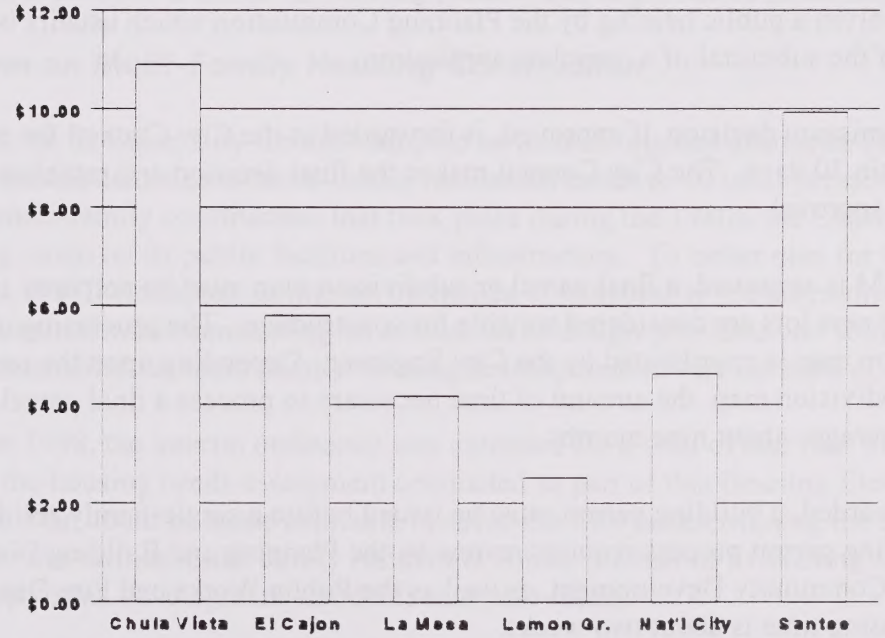
In addition to City fees charged at the time building permits are issued, developers are required to pay school impact fees to the Cajon Valley Elementary School District, La Mesa-Spring Valley School District and the Grossmont Union High School District. The amount of these fees is controlled by State law and currently is $1.84 per square foot for residential development.

El Cajon does not currently impose any development impact fees for traffic, drainage, or other public facilities except for a residential construction tax on building permits for new residential development. This one-time tax ranges from $190 per unit for apartments to $300 for each single-family residence. The fee proceeds are designated for park land acquisition and park development.

The *1998 Draft Regional Housing Needs Statement* by SANDAG compares the per square foot development fees for a prototype project charged by jurisdictions in the County (see chart below). Development fees evaluated by SANDAG include fees for public facilities, schools, traffic improvements, sewer, water, fire protection, drainage and flood control, parks, inclusionary housing, and art.

Chart 3-8: Residential Development Fees

Per Square Foot Fee in 1998



Source: *Draft Regional Housing Needs Statement*, SANDAG, November 1998.

Through the policies and programs of the Housing Element, the City proposes to monitor all regulations, ordinances, departmental processing procedures, and residential fees to assess their impact on housing costs, and may offer HOME or redevelopment set-aside funding to off set development fees for affordable and senior citizen housing projects.

Building Codes and Enforcement

The City of El Cajon has adopted the Uniform Building Code. This code is considered to be the minimum necessary to protect the public health, safety and welfare. No local amendment to the code has either been initiated or approved which would directly affect housing standards or processes, with one exception. The City has adopted a local fire sprinkler ordinance which requires the installation of automatic sprinkler systems in apartment buildings three or more stories in height or containing more than 15 dwelling units. Sprinklers add approximately $1.00 to $1.50 per square foot in construction costs; however, the presence of the fire sprinklers reduces the risk of injury and damage should a fire occur.

Local Processing and Permit Procedures

The creation of new lots for new single-family development requires the processing of a Tentative Parcel Map (TPM) (if four lots or less) or a Tentative Subdivision Map (TSM) (five lots or more). The filing fees for a TPM and TSM are the same; $1,000 plus $25 per lot. The process in both involves a public hearing by the Planning Commission which usually is held within six weeks of the submittal of a complete application.

The Planning Commission decision, if approved, is forwarded to the City Council for a second public hearing within 30 days. The City Council makes the final decision and establishes the final conditions of approval.

Once a TPM or TSM is approved, a final parcel or subdivision map must be prepared and recorded before the new lots are considered suitable for construction. The processing of a final parcel or subdivision map is coordinated by the City Engineer. Depending upon the complexity of the parcel or subdivision map, the amount of time necessary to process a final parcel or subdivision map averages about nine months.

Once the map is recorded, a building permit must be issued before a single-family residence can be built. The building permit process requires review by the Planning and Building Divisions of the Department of Community Development, as well as the Public Works and Fire Departments. The average processing time is about two weeks.

The construction of apartments requires the approval of a Site Development Plan (SDP), which is a staff administered process, to obtain comments from the Planning and Building Divisions of the Department of Community Development, and the Public Works and Fire Departments, as

well as comments from school districts, water districts and the power company. This application costs $750 and includes a 30-day process to arrive at a preliminary decision to approve, approve subject to conditions, or to deny. Once the SDP is approved, the applicant can submit plans for building permits, which on average takes about three weeks to process and issue.

The construction of new condominiums or other common interest subdivision or the conversion of existing residential development to condominiums requires the processing of a Planned Unit Development (PUD) and a TPM or TSM. The PUD application fee is $1,000 and the fee for a TPM or TSM is $1,000 plus $25 per lot. Both the PUD and TPM or TSM are processed simultaneously as public hearing items before the Planning Commission and City Council as described above. The processing times for a PUD are consistent with those for a TPM or TSM as described above. The conversion of existing apartments to condominiums may require the upgrading of common area facilities and individual unit features depending upon their status at the time of conversion. Relocation assistance for existing residents who may be displaced may also be required.

Occasionally, the City uses the Specific Plan (SP) process to review residential developments. An SP application costs $1,000 and involves a public hearing by the Planning Commission and a second public hearing by the City Council. The process takes 10 weeks. Once an SP is approved, the conditions of approval must be satisfied before an ordinance is adopted. Once the Specific Plan ordinance is effective, building permits can be processed as described above.

Moratorium on Multi-Family Housing Construction

In July 1998, the El Cajon City Council adopted an interim urgency ordinance (No. 4574) to temporarily reduce densities in multi-family residential zones to 10 units per net acre. Due to the substantial multi-family construction that took place during the 1980s, the City is experiencing an increasing strain on its public facilities and infrastructure. To better plan for future residential development, the City adopted an interim ordinance to temporarily reduce multi-family residential densities while conducting an evaluation of design problems and solutions, as well as appropriate intensities for multi-family housing development in various parts of the City.

In September 1998, the interim ordinance was extended for a total of one year (through June 30, 1999), until the housing needs assessment conducted as part of this Housing Element/ Consolidated Plan could be made available to assist the City in determining the appropriate intensities for the various multi-family residential zones. Revisions to existing single-family and multiple family zone development standards may also result.

State Tax Policies and Regulations

Proposition 13

Proposition 13, a voter initiative which limits increases in property taxes except when there is a transfer of ownership, may have increased the cost of housing. The initiative forced local governments to pass on more of the costs of housing development to new home owners. The law also increased the initial cost of purchasing a home as future tax savings are imputed into the purchase price.

Article 34 of the California Constitution

Article 34 requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval. There are costs associated with the process and with the uncertainty and delay caused by the process. At this time, the City has voter approval for senior housing projects only.

Federal and State Environmental Protection Regulations

Federal and state regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing and are passed on to the consumer. These costs include fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods. However, the presence of these regulations help preserve the environment and ensure environmental safety to the El Cajon residents.

3.6 Housing Opportunities

3.6.1 Availability of Sites for Housing

This section of the Housing Element evaluates the potential additional residential development which could occur in El Cajon under current General Plan and zoning.

Vacant Sites

As an older community, most of El Cajon's residential neighborhoods are fully developed. Vacant sites primarily consist of individual scattered lots in existing neighborhoods, and development occurs through infill on existing parcels.

General information provided in SANDAG's *Draft Regional Housing Needs Statement (RHNS)* indicates a 1995 vacant residential land inventory of 55 acres in El Cajon, with an average development capacity of only 343 units. However, as part of this Housing Element/Consolidated Plan update, the City obtained a parcel-by-parcel vacant residential site inventory from the San Diego County Regional Geographic Information System (SANGIS). Table 3-27 quantifies the number and type of housing units which could be constructed on the City's vacant residential sites based on this parcel-by-parcel review. The vacant site inventory yields an estimated development capacity of 2,619 housing units.

Underutilized Sites

In addition to development on vacant lands, there is also some potential in El Cajon for residential development on sites which are currently developed at densities lower than those permitted under zoning.

SANDAG's *Draft RHNS* estimates that in 1995, there were 325 acres of underutilized residential sites in El Cajon. Development capacity on the underutilized land is estimated by SANDAG at 1,001 units. Given the limited residential development that took place in the last few years, much of the underutilized residential land should still be available.

Table 3-27
Vacant Residential Site Inventory

Land Use	Area in Acres	No. of Parcels	Permitted Density	Development Potential	Comment
Single-Family Residential					
O-S	70.7	7	0.5 du/acre for single-family or 1 unit/acre for planned development	35	• This inventory uses the conservative assumption for single-family residential.
PRD-Low-Low-H	11.1	2	3 du/ac	33	• All vacant PRD-Low parcels and most PRD-Low-H parcels do not meet the district requirement of one acre per lot. Given these are not adjacent parcels, lot consolidation for planned residential development would not be feasible. For parcels not meeting the district requirement, this analysis assumes they are legally created parcels that are permitted for one single-family unit per lot.
PRD-Low	3.2	5	10 du/ac	5	
PRD-Low-H	8.0	8		63	
R-E-40	32.5	3	1 du/lot (minimum lot area - 40,000 sf)	34	• All three R-E-40 parcels are large size lots with potential for subdivision.
R-E-40-H	17.1	11		11	
R-E-20	21.0	20	1 du/lot (minimum lot area - 20,000 sf)	39	• A large number of the R-E-20-H parcels do not meet the minimize lot size requirement of 20,000 square feet. This analysis assumes they are legally created parcels that are permitted for 1 unit per lot. • Several large size parcels (> 3 acres) are assumed to have the potential for subdivision.
R-E-20-H	27.7	58		80	
R-S-14	21.1	27	1 du/lot (minimum lot area - 14,000 sf)	38	• Parcels > 2 acres in size are assumed to have the potential for subdivision.
R-S-14-H	19.1	31		38	

Table 3-27
Vacant Residential Site Inventory
(Continued)

Land Use	Area in Acres	No. of Parcels	Permitted Density	Development Potential	Comment
R-S-9	123.6	135	1 du/lot (minimum lot area - 9,000 sf)	493	• Parcels not meeting minimum lot size requirements are assumed to be legally created and are permitted for 1 unit per lot. • Parcels more than 2 acres in size are assumed to have the potential for subdivision.
R-S-9-H	128.1	123		477	
R-1-6	85.8	174	1 du/lot (minimum lot area - 6,000 sf)	428	• Parcels not meeting minimum lot size requirements are assumed to be legally created and are permitted for 1 unit per lot. • Parcels more than 1 acres in size are assumed to have the potential for subdivision.
R-1-6-H	47.7	54		289	
Total	616.6	658		2,063	
Two-Family Residential					
R-2	2.6	12	10 du/ac (minimum lot area - 4,300 sf)	16	• A minimum of 2 dwelling units may be permitted for any R-2 lot.
R-2-H	0.2	1		1	
R-2-R	6.4	21	7 du/ac (minimum lot area - 6,000 sf)	38	
Total	9.1	34		55	
Multiple-Family Residential					
R-3	8.8	27	19.8 du/ac (minimum lot area - 2,200 sf)	156	
R-3-H	2.1	1		42	
R-3-R	11.9	17	17.4 du/ac (minimum lot area - 2,500 sf)	198	
R-4	3.8	14	29 du/ac (minimum lot area - 1,500 sf)	105	
Total	26.6	59		501	
Total All Land Uses	**652.3**	**751**		**2,619**	

Note: Unit potential is evaluated on a parcel-by-parcel basis and rounded down to the nearest whole number for each parcel.

Second Units

Intensification of development in existing residential areas can also occur through the addition of "second units" on single-family lots. Second units, or "granny flats" as they are commonly known, are dwelling units constructed on the same parcel on which the primary single-family unit is located. Second units provide a cost effective means of serving additional development through the use of existing infrastructure, and provide affordable housing for very low income households.

The City has adopted an ordinance to facilitate and regulate the development of second units. Second units are permitted on any residentially zoned lot which contains a single-family dwelling. While the ordinance does require a Conditional Use Permit for development of second units, reasonable parking and other requirements have been established so as not to discourage their development. The City has consistently approved second unit applications since adoption of the ordinance in 1984. In order to further encourage the development of second units, the City will initiate a process to inform homeowners and developers of the opportunity to add second units. The goal of this Housing Element is to achieve 25 second units during the five-year planning period.

Target Housing Sites

The City has identified two target areas for the development of high density housing within the five-year time frame of this Housing Element/Consolidated Plan:

Downtown Specific Plan

A Master Design Plan and a Specific Plan were developed for the 77-acre downtown/civic center area. Both the Design and Specific Plans promote the inclusion of residential development in the downtown as a means to "add to the pedestrian traffic, assist in creating the all day use patterns, as well as providing an urban village atmosphere and higher density usage patterns."

A 100-unit senior housing project has already been developed in the Downtown Specific Plan area. In addition, the City has identified several sites in the Downtown area that could be appropriate for senior housing development.

The City has identified a 7.2-acre area as a target area for residential/commercial mixed use in the downtown. This area stretches between Sunshine and Claydelle avenues and is located immediately south of the commercial uses along Main Street, thereby providing a buffer for residential development. Existing low intensity, marginal commercial uses are developed in this area, and are targeted by the Redevelopment Agency for redevelopment. The Downtown Specific Plan provides for both residential uses above ground floor commercial and stand-alone residential projects in this area. An average development intensity of 0.25 FAR (Floor Area

Ratio) is anticipated, translating to a residential density of 25 units per acre. Given this average density, a total of 180 units could be developed in this 7.20-acre area.

Two existing residential neighborhoods located immediately east and west of downtown have also been identified by the City as suitable for intensification. The neighborhood immediately west of downtown encompasses 4.1 acres of R-3 zoned property, the majority of which is developed with low density single-family uses. This area is designated High Density in the General Plan, providing up to 29 units per acre. Accounting for the loss of existing units, this area is assumed to achieve an average density of 25 units per acre or a net increase of 100 units.

The 3.6-acre neighborhood east of downtown is zoned R-P, and is also developed with low intensity uses. This area is designated Downtown Redevelopment under the General Plan. This area can potentially be redesignated R-4, providing up to 29 units per acre. This zoning would provide for a net increase in 77 multi-family units in the area.

Transit Center Area

The multi-modal transit station located at Main Street and Marshall Avenue serves as a transit point for Light Rail Transit, bus routes, El Cajon Express, Greyhound, and Trailways bus service. Consistent with the Congestion Management Plan, the City seeks to encourage higher density housing adjacent to the transit center as a means of reducing vehicle trips.

Immediately to the east of the rail line and transit center is an old single-family residential neighborhood comprised primarily of 7,000 square foot lots. Existing zoning is R-2 (10 units per acre) and R-3 (20 units per acre).

The City will undertake several actions to facilitate the development of higher density housing in this area. The City will encourage the consolidation of two or more parcels through the use of incentives, including rezoning to R-4 (29 units per acre), density bonus and other financial incentives, to facilitate development. As this area is within the El Cajon Redevelopment Project Area, the Agency can utilize redevelopment authorities to facilitate lot consolidation. The City will encourage the infill of higher density housing in this area through publicizing this as a target area for multi-family infill. A net increase of 494 high density units can be achieved in this neighborhood under densities permitted by R-4 zoning.

3.6.2 Availability of Public Services and Facilities

As a highly urbanized community, public services and facilities are available to facilitate development throughout the City. All of the residentially designated land in El Cajon is served with sewer and water lines, streets, storm drains, and other infrastructure and utilities.

3.6.3 Residential Development Potential Compared with Regional Housing Needs

As indicated in Table 3-28, the *RHNS* (July 1999) prepared by SANDAG has identified a future housing need for El Cajon of 809 units to be developed during the 1999-2004 period. Combining the residential development potential for vacant sites, second units, and target housing sites, an estimated development potential of 3,495 units is available in El Cajon. This would indicate that the City's residential site inventory is adequate to accommodate the City's share of regional housing needs.

The State Department of Housing and Community Development (HCD) uses the following development density and affordability guidelines:

- Very Low Income - 25 units per acre
- Low Income - 18 units per acre
- Moderate Income - 8 units per acre

As shown in Table 3-28, El Cajon's site inventory can potentially accommodate 956 units for very low income households and 396 units for low income households, significantly above the requirements established by *RHNS*. However, the moderate income housing development potential of 85 units is below that established in the *RHNS*.

Table 3-28
Summary of Residential Site Inventory
by Income Category

Income	Development Potential				Share of Regional Housing Needs
	Vacant Sites	Second Units	Target Sites	Total	
Very Low Income (25+ units/acre)	105		851	956	118
Low Income (18+ units/acre)	396			396	97
Moderate Income (8+ units/acre)	85			85	185
Upper Income	2,033	25		2,058	409
Total	2,619	25	851	3,495	809

Source: Share of Regional Housing Needs, SANDAG, July 1999.

Given that housing units affordable to lower income households should also be affordable to moderate income households, the excess lower income housing development potential is more than adequate to compensate for the shortage of moderate income housing sites. Overall, El Cajon has adequate sites to accommodate the regional housing growth need for the different income groups.

3.7 Fair Housing

El Cajon contracts with Heartland Human Relations and Fair Housing Association to provide a wide range of fair housing services to community residents. These services include:

- Serving as a fair housing resource for the area, including implementation of an affirmative fair housing marketing plan, testing and complaint verification;
- Responding to all citizen complaints regarding violation of fair housing laws;
- Providing tenant-landlord counseling to all inquiring citizens;
- Promoting community awareness of tenant landlord rights and responsibilities;
- Monitoring housing legislation and reporting to the City;
- Reporting monthly on complaint processing; and
- Maintaining a free rental listing service of affordable housing within the City of El Cajon.

In compliance with HUD regulations, the City conducted an *Analysis of Impediments (AI) to Fair Housing* in 1997. The AI concludes the following:

- The City has only eight block groups that experience a minority concentration greater than the County average. The County population average for Hispanics is 20.4 percent; while the Hispanic minority concentration in the eight block groups is 34.0 percent. Otherwise, no one tract is exclusively one race or ethnic background.
- An audit of 20 rental sites showed a moderate incidence of different treatment based on race. Nine of the 20 sites had findings of disparate treatment.
- There is a high degree of correlation between high levels of unemployment, low/mod income block groups, and areas of minority concentrations.
- Generally, lower housing values are found in block groups of minority concentration.
- Public transportation provides access to most locations within the City and does not impede housing choice.
- Under zoning code development standards, residential care homes with more than six occupants are required to have a Conditional Use Permit in multi-family residential

zones. While this may be viewed as an impediment, it should be noted that the City of El Cajon has more residential care home beds per 1,000 population than any other city in San Diego County except Lemon Grove.

- The moderate percentage of Hispanic population in low/mod income block groups demonstrates possible impediments to choice based on income.

The AI also proposes a list of actions to address impediments. Section 5, *1999-2000 Action Plan*, identifies the specific actions the City will undertake to address the impediments.

3.8 Redevelopment Housing Obligations

3.8.1 Legislative Framework

State Redevelopment Law provides the mechanism whereby cities and counties within the state can, through adoption of an ordinance, establish a redevelopment agency. The agency's primary purpose is to provide the legal and financial mechanism necessary to address blighting conditions in the community through the formation of redevelopment project areas. Of the various provisions under State law for financing redevelopment implementation, the most useful is tax increment financing. This technique allows the assessed property valuation within the Redevelopment Project Area to be frozen at its current assessed level when a redevelopment plan is adopted. As the property in the project area is improved or resold, the tax increment revenue generated from valuation increases above the frozen value is redistributed to the redevelopment agency to finance redevelopment project costs.

State Redevelopment Law also requires the redevelopment agency to address housing issues for low and moderate income residents in the following ways:

- expend 20 percent of the tax increment revenue to increase and improve the supply of low and moderate income housing;
- replace low and moderate income housing which is destroyed as a result of a redevelopment project (replacement housing obligation); and
- ensure that a portion of all housing constructed or substantially rehabilitated in a redevelopment project area be affordable to low and moderate income households (inclusionary housing obligation).

3.8.2 El Cajon Redevelopment Project Area

The El Cajon Redevelopment Agency was activated in 1971 with the adoption of the Central Business District Project Area which encompassed 50 acres of property in Downtown El Cajon. In July 1987, the Agency amended the CBD Project to add 1,498 acres of mixed commercial, residential, and industrial uses, including the Parkway Plaza Regional Mall, Smith's (now Lucky) Food Center, and 3,900 housing units.

Information provided in this section is summarized from the *Five-Year Redevelopment Implementation Plan (1995-1999)* for the El Cajon Redevelopment Project Area. The Agency will be required to update this Implementation Plan by December 1, 1999 for the 2000-2005 period. The Redevelopment Implementation Plan is required by State law to be consistent with the goals and objectives established in the Housing Element portion of this Plan.

3.8.3 Redevelopment Housing Set-Aside Fund

Pursuant to State law, the El Cajon Redevelopment Agency has established a Redevelopment Housing Set-Aside Fund using 20 percent of the tax increment revenue. According to the *Five-Year Redevelopment Implementation Plan for 1995-1999*, the Agency anticipates a total five-year tax increment revenue of $4.4 million to be deposited into the Housing Set-Aside Fund.

The set-aside fund has been used to finance the following projects during the five-year (1995-1999) period covered by the Implementation Plan:

- assist in the construction of the 100-unit Lexington Avenue Senior Apartments for very low income seniors, in conjunction with the State of California HOME funds.
- record affordability covenants on 10 single-family detached homes that will be affordable to low income families.
- fund a second trust deed mortgage program that will provide assistance to very low, low, and moderate income first-time buyers.
- pursue the rehabilitation and where necessary, the redevelopment of multi-family residential structures that are older, dilapidated, wrought with code violations, and/or beyond their economic life.

3.8.4 Redevelopment Housing Obligations

Inclusionary Housing Obligations

The El Cajon Project Area includes approximately 3,900 units comprised of a nearly equal mix of single- and multi-family units. The Five-Year Redevelopment Implementation Plan indicates that the Lexington Avenue Senior Apartments, which is 100 percent affordable to very low income residents, is the only major residential development in the Project Area. As such, the Agency has an existing surplus in its inclusionary housing obligations. The surplus includes 85 units from the 100-unit Lexington Avenue Apartments (the remaining 15 units are counted as required affordable housing) and 5 units from the 10-unit Granite Hills Place (credited on a two-for-one basis for affordable housing outside the Project Area).

The Project Area is built out, and new construction can only be accommodated through the consolidation and redevelopment of smaller parcels. As such, the Agency does not anticipate any new construction projects to occur without Agency assistance. New development projects that the Agency facilitates will include the recordation of affordability covenants.

Based on historical data on substantial rehabilitation activities within the Project Area, the Agency does not anticipate substantial rehabilitation of residential structures will occur without Agency assistance. On projects that the Agency facilitates, the recordation of long-term affordability covenants will be required.

Replacement Housing Obligations

According to the *Redevelopment Implementation Plan*, Agency redevelopment projects have resulted in the destruction of 32 units which were affordable to very low and low income households. However, the 90-unit surplus in affordable housing obligation more than compensates the loss in affordable housing in the Project Area.

3.9 Community Development Needs

The following section of the needs assessment describes the City's CDBG eligible non-housing community development needs, including:

1. Public Housing Non-Housing Needs
2. Anti-Crime Programs
3. Economic Development
4. Infrastructure
5. Public Facilities
6. Public Services
7. Senior Programs
8. Youth Programs

The section discussion is divided into these eight community development categories. Discussion begins with a summary of community outreach that took place for the development of the Consolidated Plan. This summary is followed by empirical data on community development needs presented by specific topic areas within each community development category.

3.9.1 Community Development Needs and Priorities Surveys

Community Development Needs Survey (1995)

As part of the 1995-1999 Consolidated Plan, El Cajon conducted a *Community Development Needs Survey* to assess community opinions and concerns in five needs categories:

- Infrastructure Improvements
- Community Facilities
- Community Services
- Accessibility Needs
- Economic Development

These needs categories were further divided into specific topics, such as "senior citizen centers" (from the Community Facilities category), "street improvements" (from the Infrastructure category), and "youth services" (from the Community Services category). For each topic, the respondent was asked to indicate unmet needs which warrant expenditure of public funds by checking a "priority need" level of: High; Medium; Low; or No Such Need.

The 1995 *Community Development Needs Survey* (1995 survey of residents) questionnaires were delivered or mailed to over 14,600 households in the City. A total of 299 surveys were completed and returned to the City. This return rate provided a response with a 95 percent

confidence level and a sampling error of 5.8 percent. Appendix A of the FY 1995-2000 Consolidated Plan summarizes the results of this survey.

Because only three years have elapsed since this large scale effort was undertaken, no significant changes in the City's demographics or community environment have occurred to warrant a new community-wide survey. Results of this 1995 survey will be incorporated throughout this section.

Combined Consolidated Plan and Housing Element Needs and Priorities Survey (1998)

As part of the 1999-2004 Housing Element/Consolidated Plan, the City conducted a consultation workshop on October 29, 1998 with service and housing providers active in El Cajon. More than twenty public and private agencies were invited to attend the workshop and a *Combined Consolidated Plan and Housing Element Needs and Priorities Survey* was sent to these agencies along with the invitation.

Respondents to this *1998 Combined Consolidated Plan and Housing Element Needs and Priorities Survey* (1998 survey of service providers) were asked to rate the priority level for needs (High, Medium, Low, or No Such Need) under these categories:

- Housing
- Public Facilities and Improvements
- Infrastructure Improvements
- HIV/AIDS Facilities and Services
- Public Services
- Homeless Facilities and Services
- Other Activities

A total of 17 agencies and city departments completed the survey. Results of this survey will be incorporated throughout this section. Appendix A of this Consolidated Plan summarizes the results of this survey. Given the small number of respondents to this survey, interpretation of the results must pay attention to the type of service providers represented in the survey. If a particular type of service providers did not respond to the survey, the indicated need for that type of services may be artificially low.

3.9.2 Public Housing Non-Housing Needs

According to HUD Consolidated Plan regulations, a jurisdiction must address the non-housing needs of public housing residents. Such needs include revitalization of neighborhoods surrounding the public housing projects, drug elimination and anti-crime strategies at public

housing projects, YouthBuild activities, and other supportive services. There is no public housing in the City of El Cajon.

3.9.3 Anti-Crime Programs

Respondents to the 1995 survey of residents identified crime awareness as the highest priority community service need as well as the number one unmet need among all needs categories. Several respondents also pointed to the need for increased policing and police involvement within communities. The 1998 survey of service providers identified crime awareness as a medium-high priority need.

San Diego Council of Governments (SANDAG) tracks crime statistics from incident reports, and crime rates are based on crimes per 1,000 residents. In 1996, SANDAG reported that the rate for violent crime in El Cajon was 8.1 per 1,000 residents, while the rate for property crime was 41.3. These figures are slightly higher than Countywide figures which show a violent crime rate of 6.7 and property crime rate of 36.3. According to the El Cajon Police Department, a total of 6,199 arrests were made in 1997, a 20 percent decrease from the 7,757 arrests made in 1994. The Department Crime Index indicates that the most crimes occurred in three districts (111, 114, and 920) located in central El Cajon. This follows roughly the same pattern as 1994 when close to half of arrests were in three census tracts (158, 162.02, and 163) in the central portion of the City. In 1997, a quarter of police districts were classified as "high-crime areas" because of crime rates 120 percent above the citywide average and formed a cluster in the center of the City,

Community Policing programs are federally funded. El Cajon Police Department has department-wide community-oriented policing in addition to a special unit which enables the department to use these funds in the Community Policing Division and other programs in the Department. El Cajon has received two Universal Hiring Program (UHP) grants. UHP I is an award of $902,250 and funds six officers from 1996 to 1999. UHP II for an equal amount, funds six officers from 1998 to 2001. Ordinarily, Community Oriented Policing Services (COPS) funds 50 percent and the City is required to match 50 percent. Approximately $200,000 in CDBG public service funds is given to the COPS program annually.

The El Cajon Police Department's Community Policing Division has a variety of programs to encourage community and police interaction. Retired Senior Volunteer Patrol (RSVP) involves volunteers 55 years and older in traffic and crowd control, community outreach, parking citations, and patrols to discourage graffiti and other crimes. There are 25 RSVP volunteers who work two daytime shifts. There are plans to double the size of the program. These volunteers will also work in another program for seniors, You Are Not Alone (YANA) which is directed for homebound elderly and involves daily phone calls and weekly site visits.

Community Policing also supports programs that are community initiated. The Downtown Management District involves a three-person bicycle team who work with private security officers and business owners to control crime and transient populations in the downtown area. The Responsible Hospitality Panel (RHP) consists of representatives from high schools, police, parks and recreation, business owners, and the State Alcohol and Beverage Control. The purpose of the Panel is to monitor restaurants, bars, and convenience stores to ensure they are responsibly dispensing alcohol. Additionally, there is Community Policing presence in the Shopping Mall program and Mayor's Clergy Council.

El Cajon has led the way in San Diego County with the national Crime-Free Multi-Housing program which is a three-part program for apartment owners and managers which trains them on different rental security issues. There are 150 to 175 apartments in the program. Since 51 percent of the city-wide housing stock consists of apartments, Community Policing regards this program as helpful in deterring crime. Similar to this program is the Residential Management Support Systems (RMSS), an apartment managers association for further networking and training, and the new Hotel and Motel Training program.

3.9.4 Economic Development Activities

The category of economic development needs is divided into several topics. The following lists the topics and their ranking:

Economic Development	Priority - 1995 Survey of Residents	Priority - 1998 Survey of Service Providers
Job Creation	High	Medium-High
Commercial/Industrial Rehabilitation	Medium	Medium-High
Commercial/Industrial Infrastructure	Not Surveyed	Medium-High
Business Support Services	Medium	Medium
Neighborhood-Based Small Business Uses (Laundromat, Grocery Market, etc.)	Low-Medium	Not Surveyed

The 1995 survey of residents identified employment training services as a medium-high priority community service need in El Cajon. The 1998 survey of service providers identified this as a medium priority need.

Needs Assessment

During the late 1980s and early 1990s, California suffered an economic recession that was slow in recovery. Natural disasters, defense budget cuts, military base closures, and loss of aerospace and other high-wage industries to other states such as Arizona and Nevada, all contributed to a stagnant economic climate and growing unemployment in California. Only in recent years has the State economy begun to recover. As of September 1998, the unemployment rate is 5.7 percent as reported by the State Employment Development Department (EDD), down from 7.0 percent in 1994.

Unemployment has been more significant in El Cajon than in San Diego County overall. According to the 1990 Census, the unemployment rate was 7.4 percent in El Cajon compared to 6.1 percent in San Diego County. The City is still experiencing a higher unemployment rate than the County. The State EDD measured the City's unemployment rate in September 1998 at 4.6 percent compared to the County's 3.9 percent. (Noted though, because the Census and the State EDD use different sampling methods to determine unemployment figures, a direct comparison between the 1990 Census and 1998 State EDD estimates may be misleading.)

Quite a few people in El Cajon live below the poverty levels. The 1990 Census determined the poverty status of all persons except institutionalized persons, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years of age. Poverty status was determined for 86,543 persons in El Cajon, and 11,184 (13 percent) of these were identified as living below the poverty level. In comparison, only 11 percent of the County's population was identified as living below the poverty level. Approximately 32 percent of the City's female-headed households were living below the poverty level; 95 percent of these households had children under 18 years of age. Countywide, 26 percent of the female-headed households were living in poverty and 92 percent of these households had children under 18 years old.

Job Training Services/Resources

The following resources are available to provide job training services for residents in El Cajon:

Regional Occupational Program (ROP)

The East County ROP is part of the County-wide ROP system that provides employment training to adults and high school students. The East County Career Center is the registration center and administrative office for the program which offers approximately 75 entry level and some advanced level training courses at 17 sites. The sites most likely to serve El Cajon are El Cajon Valley, Grossmont, Valhalla, Granite, and Chapparal High Schools, Work Training Center, and Jay Boutique. The agency estimates that it serves 9,000 individuals countywide of which 6,000 are adults and 3,000 are high school students.

San Diego Workforce Partnership

The Job Training Partnership Act (JTPA) of 1982 set aside federal funds to train unemployed and underemployed Americans. The San Diego Workforce Partnership administers the JTPA program for the County and offers free job training and job placement programs through 50 organizations located throughout the County. These organizations include non-profit as well as private entities. The agency provides services to approximately 35,000 individuals countywide with an additional 6,000 youth through summer programs. East County accounts for 15 percent of the total in terms of funding and individuals served.

On July 1, 2000 JTPA legislation will be replaced by the Workforce Investment Act in order to consolidate the administration of job training and employment services. The new legislation will not have a significant effect on the operation of current East County system since it has operated through "one stop career centers" since 1992. Future funding is required to be at least 90 percent of current levels although actual funding amounts are based on economic conditions in the area.

There are six San Diego Workforce Partnership service centers in the county. The East County Career Center serves as a center for both the JTPA and ROP Programs. At the Center, case managers screen for eligibility, assess to determine appropriate services, and make referrals to training and education providers, as well as assist with job search and supportive services.

San Diego Youth Involvement Inc./East County Help Ourselves (ECHO)

ECHO provides youth job training through San Diego Workforce. As part of the Agency's expansion into Welfare to Work, they will also begin working with adults. Additional information about ECHO is in Section 3.9.9, Youth Services.

Crisis House

Crisis House provides a variety of employment support services including referral services to employment and job training agencies, clothing for job interviews, job readiness programs, transportation assistance. Crisis House refers clients primarily to East County Career Center.

Economic Development Activities

El Cajon Redevelopment Agency

The El Cajon Redevelopment Agency operates several programs aiming at revitalization, as well as job creation and retention.

Downtown El Cajon Business Improvement Program: Commercial structures along Main Street east of Magnolia Avenue have long become deteriorated. In FY 1993/94, the El Cajon Redevelopment Agency initiated activities to establish a Downtown Business Improvement Program that provides financial assistance to property and business owners to improve the exterior of their businesses.

In addition, the Agency has completed a 12-acre project at the northwest corner of Main and Magnolia. The project involved the removal of blighted commercial and residential development, and replacement with other uses that provide for expanded employment opportunities. The Agency is also pursuing another redevelopment project at the southwest corner of Main and Magnolia.

Section 108 Loan

To expand its economic development efforts, the City of El Cajon is planning on pursuing the Section 108 loans offered by HUD. The City is eligible to receive a loan of up to five times its annual CDBG allocation in order to finance economic development activities and public improvements in the City. This program will be discussed in detail in Section 4, Five-Year Housing and Community Development Strategy, of this Plan.

East County Regional Chamber of Commerce

The East County Regional Chamber of Commerce serves the cities of La Mesa and El Cajon. The Chamber has established two committees which are involved in economic development. The Industrial or Manufacturing Committee is an ad hoc committee which deals with issues of business retention. The Business Development Council is a joint-committee between the City and the Chamber of Commerce to focus on business recruitment, retention, and expansion. The Council is developing a long-term plan to recruit business including gathering data on available land and other opportunities in the City.

The Chamber has also developed an annual nine-month leadership program to train local business owners and CEOs in issues related to economic development and provide them with a broad picture of community issues related to business. There are currently 20 people involved in this program.

The Chamber is also working as an intermediary between businesses and Welfare to Work service providers. The Chamber facilitates business access to tax incentives and other benefits related to hiring Welfare to Work participants. The goal of the Chamber is to place individuals in 100 openings by the end of the year.

3.9.5 Infrastructure Improvements

To assess community opinions and concerns, the category of infrastructure improvements was divided into the following topics: street improvements; flood prevention/drainage improvements; sewer improvements; garbage/trash removal; water system improvements, and tree planting. The following lists the topics and their ranking:

Infrastructure Improvements	Priority - 1995 Survey of Residents	Priority - 1998 Survey of Service Providers
Street Improvements	Medium-High	Medium-High
Flood Prevention/Drainage Improvements	Low-Medium	Medium
Garbage/Trash Removal	Low-Medium	Medium
Sewer Improvements	Low-Medium	Medium
Water System Improvements	Low-Medium	Medium
Tree Planting	Not Surveyed	Low-Medium

While infrastructure improvements are CDBG-eligible activities, expenditure of CDBG funds on such improvements can only take place in income-eligible areas. The CDBG program defines income eligibility as any block group or census tract with 51 percent or more of its population earning incomes less than or equal to 80 percent of the Area Median Family Income. Figure 3-4 in this Plan illustrates the income-eligible low/moderate block groups in the City of El Cajon. Currently, the City has not been using CDBG funds for infrastructure improvements, except for ADA improvements.

The City's Public Works Department is responsible for the operation, maintenance, and upgrading of its local street, sewer, and drainage systems. General funds, sewer reserves, gas tax, and other funding sources have been used to finance the improvements to these systems. The City is in the process of preparing its first Five-Year Capital Improvement Plan (CIP). Future public improvement projects will be pursued according to the priorities as established in the CIP.

Street Improvements

The City's Public Works Department is responsible for maintenance of the local street system, including all sidewalks, curbs and gutters, and the local in-street storm drain facilities. The Department is also responsible for street construction not otherwise completed by developers or through improvement districts. Specific improvements identified include:

- providing sidewalks on a segment of Taft Avenue

- providing curbs and full pavement on S. Sunshine Avenue between Washington Avenue and Renette Avenue
- providing curbcuts to improve wheelchair accessibility

Gas tax funds will be used to finance the City's street maintenance program and installation of new traffic signals at the following locations:

- Washington & Emerald
- Murray/Water/Grossmont High School
- Greenfield & Third
- Main and Madison
- Mollison/Naranca/Sandalwood
- Magnolia & Wells
- Chase & Anza
- Main & Oakdale
- Mollison at I-8
- Interconnect Washington/Chase/Main

While most of these intersections are located in the CDBG-eligible low and moderate income neighborhoods, CDBG funds will not be used to finance these projects. Other funding sources described previously are available to address high priority street improvement needs. Therefore, the priority for street improvements funded by CDBG is low, with the exception of sidewalk improvements needed to meet ADA requirements.

Flood Prevention/Drainage Improvements

According to the El Cajon General Plan 2000, most of the City's tributary drainage system northward toward the San Diego River is in well-defined channels, most of which have already been lined.

In the low and moderate income neighborhoods, improvements are needed for the Broadway Channel and the Third Street and Madison Avenue drainage pipe. The Broadway Channel is presently unlined and is scheduled for concrete lining, and the Third Street and Madison Avenue drainage pipe needs to be upgraded to a double-box system. In addition, drainage inlets are needed at the following locations:

- Park Avenue from Roanoke to Ballantyne
- Second Street from Marline to Peach
- Renette Avenue and S. Sunshine Avenue

Gas tax funds will be the primary funding source for these projects. Because this funding is available, the priority for expenditure of CDBG funds for this purpose is low.

Garbage/Trash Removal

El Cajon maintains a franchise agreement with Waste Management, a private hauler, for its trash removal services. Residential refuse generated in the City is hauled to various locations outside the City. Commercial and industrial waste is hauled to the Sycamore Landfill. Refuse collection is mandatory for single-family residences in El Cajon and there are occasional problems with illegal dumping. The general priority for use of CDBG funds for garbage/trash removal is low.

Sewer System Improvements

The City of El Cajon is a member of the San Diego Metropolitan Sewer District and ten million gallons per day (mgd) of sewer capacity has been contracted for the City's use. Following the completion of a sewer line sealing program and through water conservation measures, the City has estimated the current daily use at 7.5 to 8.0 mgd. The City anticipates that the contracted 10 mgd capacity will be adequate to accommodate the City's population at General Plan buildout.

According to the Public Works Department, however, many of the City's old six-inch sewer lines need to be replaced with larger lines funded through the sanitation capital improvement fund. The following sewer line enlargement projects in the City's low and moderate income neighborhoods are scheduled:

- El Cajon Boulevard from Hill Street to Marshall Avenue
- Magnolia Avenue from Washington Avenue to Lexington Avenue
- Mollison Avenue from Broadway to Main Street

The City also plans for the rehabilitation of the sewer outfall line running through Mission Gorge. An estimated $10 million in sanitation fund reserves would be required to fund this project.

The priority for expenditure of CDBG funds for this purpose is low because other funding is available.

Water System Improvements

The City of El Cajon is served by the Helix Water District (HWD) and the Padre Dam Municipal Water District. According to representatives of the Helix Water District, the water supply is obtained primarily from the San Diego Water Authority. Water is filtered at the District's 80 mgd R.M. Levy Treatment Plant, and then distributed to the City of El Cajon through a gravity flow system.

Plans for maintenance and expansion for the HWD's facilities are submitted annually to District's Board of Directors. The District maintains and updates a 10-year capital improvement program.

The District's improvement needs are identified under this program and scheduled as financial resources become available. Maintenance and capital improvements are funded by water sales revenue. All private water improvement projects are paid for by private developers and then granted to the District for operation and maintenance.

Overall, the District's facilities are reliable and there are no serious deficiencies in the system. As redevelopment occurs, specific deficiencies may be identified that will require replacement of existing facilities and/or installation of new facilities. However, the general priority for use of CDBG funds for water system improvements is low.

3.9.6 Public Facilities

The need for youth centers is the among highest priority public facility needs according to both surveys. The youth facilities and programs existing in El Cajon and any unmet needs, including child care centers and services, are discussed later in Section 3.9.9, Youth Programs. Discussion of senior facilities and programs is provided in Section 3.9.8, Senior Programs.

The public facility needs and their priorities as identified in the surveys are listed as follows:

Public Facilities	Priority - 1995 Survey of Residents	Priority - 1998 Survey of Service Providers
Youth Centers	High	Medium-High
Parks and Recreation Facilities	Medium-High	Medium-High
Senior Citizen Centers	Medium-High	Medium
Child Care Centers: Preschool, Daycare	Medium	Medium-High
Centers for the Disabled	Medium	Medium
Health Care Facilities: Clinics, Dental Facilities	Low-Medium	Medium
Parking Facilities	Low	Low
Other Neighborhood Facilities/Public Centers	Low	Medium

Parks and Recreation Facilities

Results of both the 1995 and 1998 surveys identified parks and recreation facilities as a medium-high priority need. The City of El Cajon has 10 developed park sites totaling almost 69 acres and a nine-acre undeveloped site on W. Main Street.

- Albert Van Zanten Park
- Bill Beck Park

- Bostonia Park
- Fire Station Park
- Fletcher Hills Park & Pool
- Hillside Park
- Judson Park
- Kennedy Park
- Renette Park
- Tuttle Park
- Wells Park

The City also participated in the joint-development of Harry Griffen Park, a 53-acre park site on the very western boundary of El Cajon in the City of La Mesa.

There are four multi-purpose recreation centers in El Cajon: Bostonia Park, Hillside Park, Kennedy Park, Rennette Park, and Hillside Park. Wells Park serves as a senior activity center as well as the location of the El Cajon Boys and Girls Club and other multiple-use activities. Based on the national standard of one community park center per 25,000 population, the City of El Cajon has adequate community park centers to serve its population; however, long-term maintenance and improvement of these facilities is necessary. The substantial costs associated with maintenance and improvement of these park and recreation facilities are the basis for identifying such facilities as a high priority need for CDBG funding.

Available parkland potential in the City has also been expanded appreciably by use of a joint school district/city playfield concept. The six-acre playfield portion of El Cajon Valley Jr. High School, the ten-acre playfield at Greenfield Middle School, and the 5.5-acre playfield at Emerald Middle School have all been developed into joint-use facilities. During school hours, these facilities are used by the school district. During scheduled non-school hours, the facilities are used for City recreation programs. Future joint-use development may include Montgomery Middle School, Johnson Avenue Elementary, Flying Hills Elementary, El Cajon High School, Naranca Elementary and Fletcher Hills Elementary.

Centers for the Disabled

Several major centers/agencies provide services for disabled persons in El Cajon, and such centers were identified as a medium priority need by the community in the 1995 survey, but only as a low priority need by the 17 service providers who responded to the 1998 survey.

Regionwide, facilities for the mentally disabled include hospitals, medical centers, outpatient clinics, mental health centers, counseling and treatment centers, socialization centers, residential facilities for children, crisis centers, and adolescent and adult day treatment offices. Major service centers for the disabled include:

- San Diego County Department of Mental Health Services
- San Diego Regional Center for the Developmentally Disabled
- United Cerebral Palsy Association of San Diego County
- Access Center of San Diego
- Challenge Center
- KPBS Reading Service
- San Diego Center for the Blind and Visually Impaired

Services provided by these agencies are discussed in Section 3.9.7, Public Services.

Health Facilities

The 1995 survey identified health facilities as a medium priority need while the 1998 survey identified no unmet health facility needs. This difference in prioritizing may be due to the lack of health service providers responding to the 1998 survey.

The San Diego County Department of Health and Human Services runs the El Cajon Public Health Center, El Cajon Mental Health Center, and contracts with McAllister Institute. The El Cajon Public Health Center provides preventative health care with an emphasis on well child programs and prevention of communicative diseases. County Medical Services provides services to recipients of CalWorks, SSI, or who otherwise qualify for services through the County system.

There are a number of managed care providers who accept MediCal and DentaCal. East County Community Health Service is one of the larger providers with five community clinics. These clinics provide comprehensive health services. There are also individual medical care providers who accept MediCal, some of which actively recruit MediCal recipients.

The major changes to the health care provision is the Welfare to Work program which requires participants to find work. Many families are losing income and other benefits because they do not follow the plan or requirements of the current program. Particularly in San Diego County, there are also many undocumented individuals who are unwilling to apply for benefits or go to a clinic for fear of being reported to Immigration and Naturalization Services (INS). The result will be large numbers of individuals and families with children with no insurance or health care. Southern California additionally, has a higher percentage of uninsured families than other areas.

El Cajon is a service hub for the East County area. There are more health services available to El Cajon residents than in other parts of the region.

Parking Facilities

According to the 1995 survey, the community identified parking facilities as a low priority need among all categories of community facilities. The 1998 survey of service providers did not indicate any parking needs.

Other Facilities

El Cajon also has a need for a range of other public facilities such as libraries, art and music centers, fire stations, police stations and substations, and other neighborhood facilities. While the 1995 and 1998 surveys did not identify "Other Facilities" as a high priority need, according to the El Cajon Fire Department, the City has a specific need for a new fire station. Fire Station No. 8 located at 842 N. Third Street serves several predominantly low-income neighborhoods. This station was built in the 1950s and is severely undersized and outdated and cannot accommodate the firefighting crew and modern firefighting equipment. Since no other funding sources are available for the construction of new fire stations, use of CDBG funds to address this needs has been assigned a high priority. The City is interested in pursuing a Section 108 loan guarantee for the construction of a new fire station. If a Section 108 loan is awarded, the City will gradually repay the loan with future allocations of CDBG funds.

Accessibility of Facilities

Persons who are physically disabled, including blindness, and persons who suffer from brain impairments due to diseases or resulting from birth defects, often face accessibility issues.

The Americans with Disabilities Act (ADA), which went into effect July 1991, provides comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, state and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA; persons of all abilities must have the opportunity to participate in recreation activities.

In compliance with ADA, the City of El Cajon surveyed a list of public facilities to evaluate their accessibility. These facilities include:

- City Hall
- Council Chambers
- Police Department
- Fire Headquarters: Station and Administration
- Heartland Fire Training Facility
- Wells Park
- Community Center
- Renette Park

- Karl Tuttle Park
- Fletcher Hills Recreation Center
- Hillside Recreation Center
- Kennedy Park Recreation Center
- Cajon Valley Jr. High Playfields
- Bostonia Community Center
- Albert Van Zanten Park
- Animal Shelter

After the survey, the City developed a Transition Plan which established a priority list of modifications necessary to bring the buildings into compliance with ADA. The City continues to provide CDBG funds for improving accessibility in public buildings.

The City's Handicapped Access Public Improvements Program uses CDBG funds to provide pedestrian ramps along City streets and sidewalks. Pedestrian ramps are also provided with street intersection improvement and sidewalk projects identified as City capital improvements, and as a condition of approval for land development projects.

Although the 1995 and 1998 survey respondents identified accessibility needs as a low-medium priority, federal requirements to implement ADA improvements creates a high priority need where CDBG is considered as a funding source.

3.9.7 Public Services

The category of community services was divided into several topics. The following lists the topics and their ranking:

Community Services	Priority - 1995 Survey of Residents	Priority - 1998 Survey of Service Providers
Youth Services	High	High
Anti-Crime Activity	High	Medium-High
Employment Training	High	Medium
Child Care Services	Medium	High
Senior Citizen Services	Medium	Medium-High
Handicapped Services	Medium	Medium-High
Substance Abuse Services	Medium	Medium-High
Transportation Services	Medium	Medium
Health Services	Medium	Medium
Tenant/Landlord Counseling	Low	Medium
Fair Housing Counseling	Low	Low

Discussions of the following community services have been provided in other portions of this section:

- Anti-Crime Activity (3.9.3)
- Youth Services (3.9.9)
- Employment Training (3.9.4, Economic Development)
- Senior Citizen Services (3.9.8, Senior Programs)
- Child Care Services (3.9.9, Youth Programs).

Handicapped Services

The need for handicapped services was identified by residents as a medium priority in the 1995 survey and by service providers as a medium-high priority in the 1998 survey. The following identifies services available to the City's disabled population.

Severely Mentally Ill

Services are available region-wide through the County Department of Mental Health Services (SDMHS) and its contracting agencies. These agencies provide services for the persistently and chronically mentally ill. Services are divided into 24-hour crisis services, crisis walk in-services, child and adolescent screening, and non-24 hour services (frontline crisis services and senior outreach). The County is served by two publically supported psychiatric hospitals and 17 non-County hospitals with psychiatric services.

San Diego County Department of Health Services which includes the Mental Health Services Division has undergone a reorganization that has resulted in the regionalization of services for residents in an area to be served locally. Long-term care is handled countywide. In-patient, long-term acute, and out-patient services are handled regionally. Since this system was implemented recently, it is difficult to determine what effect this will have on services.

Sharp Grossmont Hospital is the only hospital with psychiatric services serving El Cajon. In the East County, there are nine contracting agencies, five of which are located in the City. These agencies work under contract with East County Mental Health Services. Currently, East County has 1,000 "open" psychiatric patient cases and estimates providing 21,338 units of service during fiscal year 1997-98. (A unit of service represents a patient visit or treatment. Since a patient can receive many units of service, the number of units of service provided typically exceeds the patient case load.)

There are also non-profit service providers such as Scripps Hospital, which serves the entire San Diego region and has a location in El Cajon. Scripps works with low-income individuals through its partial hospitalization/out-patient and senior behavioral health services.

Outside of the SDMHS system, Community Care Facilities (board and care) provide approximately 355 beds in El Cajon for the mentally disabled. These facilities are licensed through the San Diego Community Care Licensing agency. Because of the rigorous requirements for these facilities, some are shifting to becoming Independent Living Facilities which require no licensing and are completely independent. However, this number is not substantial. There are no future changes that are likely to affect this kind of service provision. The East County and El Cajon in particular, because of the large affordable housing stock, have a large concentration of board and care and independent living facilities.

A key issue countywide affecting all providers, is the withdrawal of fee-for-service, private healthcare providers. The result has been an increase in applicants to East County MHS programs, which as a provider of "last resort" must comply with strict criteria, resulting in many individuals not receiving services.

Developmentally Disabled

The following agencies provide services for the developmentally disabled:

San Diego Regional Center for the Developmentally Disabled: The Center is a state-funded, non-profit agency serving individuals with mental retardation, cerebral palsy, epilepsy, and autism. The agency functions primarily as a diagnostic and testing center to determine eligibility for state-funded services. Additional services include genetic counseling to persons who have or may be at risk of having a child with a developmental disability. The Center is responsible for planning and developing services for persons with developmental disabilities to ensure that a full continuum of services is available. Direct services are provided by various agencies located in San Diego and Imperial Counties with which the Regional Center contracts. The agency estimates that it serves 12,000 individuals annually.

St. Madeline Sophie's Center, El Cajon: This organization provides skills training for adults with developmental disabilities. Training in independent living and vocational training in catering, food preparation, lawn and ground care, and litter abatement are provided. The organization also gives emphasis to Special Olympics, especially in the areas of swimming, track, and field.

Physically Disabled

The majority of the supportive services for physically disabled persons are provided through approximately 30 non-profit organizations.

The Access Center of San Diego: One of the largest service providers is the Access Center of San Diego, a private non-profit organization whose mission is to empower people to live their lives independently. The organization offers a full range of services. The Center provides direct or referral services to all disabled individuals. In addition, it houses two profit-making enterprises, an ADA Consultancy to help businesses with ADA compliance, and the Spoke Shop

which offers medical supplies and repair of durable medical equipment. The organization is focusing more on employment and transition, as well as political advocacy on the national and state levels. As part of this effort, the Center educates the public through workshops which is made possible through CDBG funds. In 1997, there were workshops in Chula Vista, La Mesa, and Escondido. The Access Center serves 2,000 individuals annually.

The Challenge Center: The Challenge Center is a non-profit organization which provides physical therapy and other services for individuals with severe physical disabilities who do not have insurance or private funds for their long-term rehabilitative needs. Annually, the Center serves approximately 300 individuals or an average of 60 individuals daily. The Center sees itself as a "safety net" for individuals who are no longer eligible to continue rehabilitation within the health system and do not require acute care, but still need second-phase rehabilitative care. Challenge Center has been able to expand its services and does not currently have a waiting list.

San Diego Center for the Blind and Visually Impaired: The Center is the only community-based organization in the County that offers comprehensive services. They serve approximately 1,000 individuals per year. The Center teaches classes to 40 adults who come to the center one day a week for 9 to 12 months for training and rehabilitation. There is also expansion into North County in a smaller facility in Vista that serves 20 individuals. Programmatic expansion through outreach in community centers is conducted once a month in communities such as Chula Vista, Coronado, La Mesa, and El Cajon. The agency serves anyone over 18, but has a clientele that is mostly 55 and older. The Center estimates that the visually impaired community is greatly underserved and requires significant outreach services. As a non-profit, the Center relies on donations, grants, and state rehabilitation funding (1/5 of the total budget).

Substance Abuse Services

Substance abuse services were identified as a medium priority by the resident survey and as a medium-high priority by the service provider survey. A number of organizations are available in San Diego County to provide treatment of El Cajon residents with alcohol and drug problems. The following organizations provide a variety of services including counseling, short and long-term housing, and testing:

- Alcoholics Anonymous
- Cross Roads Foundation
- San Diego Freedom Ranch
- Probationers in Recovery
- Professional Community Services
- San Diego Health Alliance
- McAllister Institute for Treatment and Education, Inc.

Transportation Services

Public transit in El Cajon is provided by the County of San Diego Metropolitan Transit Development Board (MTDB) and the City of El Cajon through contracts with County Transit Services (CTS). Regional services are provided via two regional bus routes and the San Diego trolley.

The City contracts with CTS to provide transit services for its residents using State Transportation Development Act (TDA) funds. El Cajon receives funds based on population and sales tax growth, and the amount has been fairly constant. Under the contract, CTS operates five shuttle routes within the City and five shuttle routes connecting the City with other communities in East County. Cost for the shuttle service is 50 cents and $1.25 for the intercity routes. Prices for the elderly and disabled are discounted to 75 cents for the intercity routes. CTS estimates that they served 1,775,000 individuals last year. In addition, CTS operates ADA-required paratransit services in East County which accounts for one quarter of the total population served or 1,125 individuals. Cost for the paratransit service is $2.50.

While both the 1995 and 1998 surveys have identified transportation services as a medium priority service need, low-cost transportation services for the elderly and disabled are needed. East County transit usage is growing at between 10 and 15 percent annually. The El Cajon Transit Center at West Main and Marshall is the major point of entry and transfer into the East County area since it includes auto, bus, and trolley services.

Health Services

Both the 1995 and 1998 survey respondents identified the need for health services as a medium priority. The accessibility and affordability of health services are two major issues to low and moderate income households. El Cajon Community Clinic is the only service agency that provides no- or low-cost health services to the City's and its nearby jurisdictions' low and moderate income residents. The Clinic is currently operating at capacity.

Fair Housing and Tenant/Landlord Counseling

While both the resident and service provider surveys ranked fair housing and tenant/landlord counseling as the least important community services need, comments from the resident survey also pointed to the need for better understanding between the rights and responsibilities of both tenants and landlords. Furthermore, because the provision of fair housing services is a mandated activity under the HUD regulations for the CDBG program, the need for fair housing services is assigned a higher priority.

The City contracts with Heartland Human Relations and Fair Housing Association to provide a variety of fair housing and tenant/landlord services, including:

- Mediation of tenant/landlord disputes;
- Monitoring for and investigation of complaints of discrimination;
- Maintenance of a free listing of available housing;

- Conducting community education and awareness seminars on tenant/landlord rights and responsibilities; and
- Provision of an affirmative fair housing education counseling and mediation program.

3.9.8 Senior Programs

At present, the Wells Park Community Center is the only one of the City of El Cajon Recreation Department's seven community centers that emphasizes programs for mature adults. The American Association of Retired Persons (AARP) meets monthly at the Wells Center to provide up-to-date information on health issues and legislative bills, entertainment programs, pot-luck brunches, and trips.

In general, service needs of the elderly include: adult day care, basic needs and resources, crime/victim and legal services, education services, employment and training, emergency services, financial aid and benefits, health information and services (inpatient and outpatient), housing services, in-home services, mental health services, protective and placement services, and transportation services. The resident and service provider surveys identified some unmet need for these services. The majority of elderly in the City of El Cajon have access to these programs which operate either in the City or in neighboring jurisdictions.

Supportive Services

Supportive services for the elderly are also provided, in part, by the East County Council on Aging (ECCA). A non-profit referral agency, the ECCA works to provide the means to independence and well-being for the elderly, to prevent unnecessary institutionalization, to reduce isolation and loneliness, and to ensure quality of life in long-term care facilities. ECCA refers callers to services offered by non-profit entities such as meals at senior centers, meals to homebound seniors, legal assistance, in-home support adult day care, transportation, and part-time employment.

In addition, the Alzheimer's Family Center operates a day care program for elderly persons with Alzheimer's disease and related disorders who are primarily in the moderate to severe levels of the disease. Other local and regional organizations which provide services to elderly residents of El Cajon include:

- Family Services Association
- Arthritis Foundation
- East County Day Care
- Elder-Help of San Diego
- Chicano Federation of San Diego County
- At Your Home Service
- Visiting Nurse Association

3.9.9 Youth Programs

Consistent with results on unmet community facility needs, respondents to the 1995 and 1998 surveys identified youth services as a high priority need.

Youth Programs

According to the El Cajon Police Department, there were 1,200 juvenile arrests in 1997, almost a quarter of which were felonies. Juvenile arrests constituted 19 percent of total arrests made. Comparatively, in 1994 there was a total of 1,849 contacts/arrests which constituted 24 percent of citywide arrests.

In 1997, the Community Policy Division of the El Cajon Police Department began a student mentor program. Under this program, schools identify children with attendance problems, before they reach the point that they must go to the School Attendance Review (SAR) Board. Police officers visit the parents and children, providing reference and services when necessary. For one school term, police officers monitor and conduct random visits. Since the program just began in 1997, the Division is currently assessing its effectiveness and refining the program. Community Policing also runs the DARE (Drug Abuse Resistance Education) program.

The 1995 resident survey frequently pointed to the need for youth activities/programs and safe places for youth to gather, especially for at-risk youth. While all of the City's recreation centers provide recreation and athletic activities for people of all ages, including children and youth, there is no designated youth center in the City. Also, most of the programs offered through these centers are geared toward children and pre-teens.

In addition to the City-run recreation centers, several agencies in and around El Cajon also provide facilities and services for youth in the City.

- San Diego Youth and Community Services, Inc./The Gatehouse
- East County Help Ourselves (ECHO)
- Davis/Grossmont YMCA
- Boys and Girls Club of East County

San Diego Youth and Community Services, Inc./The Gatehouse

The Gatehouse is the portion of San Diego Youth and Community Services that serves the East County. San Diego Youth and Community Services is a countywide, non-profit organization that provides services for children and youth in the Department of Social Services (DSS) and Aid for Dependent Children (AFDC), or who are wards of the court. At any one time, the agency can provide transitional housing for 7 children between the ages of 12 and 17 with services including life skills training and counseling. Originally, the agency provided services to all runaway, homeless, throwaway and troubled youth. Services are now split between San Diego Youth and Community Services and a new program, Community Assessment Teams (CAT).

Community Assessment Teams (CAT)

CAT provides services to all children and youth, with a focus on those who are not served at other agencies such as San Diego Youth and Community Services. Services include: a 24-hour crisis intervention hotline, temporary counseling, education, recreation, advocacy, independent living skills training, and transitional shelter. The agency works jointly with the Probation Department.

San Diego Youth Involvement/ The East County Help Ourselves (ECHO)

ECHO provides youth counseling and other community services. Youth normally come to the agency after referral from juvenile hall or probation officers. There are offices in Lemon Grove and El Cajon. The agency continues to operate three short- and long-term residential homes, which each houses six to seven youth. ECHO serves about 100 youth a month.

The Davis/Grossmont YMCA

The Davis Grossmont Family Branch is the only YMCA location in the East County area. Located in La Mesa, the YMCA provides a wide variety of programs including: fitness, swimming, child care, camping, sports, teen leadership, family, and special interest programs.

The Boys and Girls Club of East County

The Boys and Girls Club provides recreational, educational, and cultural programs and activities for youth of 6 to 18 years of age. These programs are provided to primarily children of low and moderate income households. This year the program began offering USDA free lunches during the summer. The Boys and Girls Club serves approximately 800 children per year.

Crisis House

Crisis House is a non-profit agency which has four target markets, one of which is youth. Vision Achievement Management (VAM) is a mentoring program which focuses on issues of teen pregnancy and fatherlessness. The program is directed at high-youth ages 12 to 24. Youth work with peer mentors and three staff mentors at a ratio of 6 or 7 to a mentor. Additionally, there are also adult volunteer mentors.

Child Care

The 1995 survey of residents identified child care services as a medium priority need. However, the service provided indicated a high unmet need for such services in the 1998 survey.

Affordability of child care services is a concern for lower income households. Overall, the cost of infant care is substantially higher than the costs for other age groups. Often, a low income household would need to spend over 30 percent of their income on child care if they have an infant. A few agencies in the County provide affordable child care for lower income residents. However, the number of subsidized child care slots is typically significantly below the need.

The Childcare Resource Center

The Resource Center is the central referral agency for San Diego County. The agency works with a variety of service providers and receives 3,000 phone calls a month.

YMCA

The YMCA operates 23 childcare facilities in the County, six of which are in El Cajon. The YMCA-operated child care facilities are located at the following elementary schools in El Cajon:

- Anza Elementary
- Avocado Elementary
- Ballantyne Elementary
- Flying Hills Elementary
- Johnson Elementary
- Meridian Elementary

The YMCA provides childcare from 6:30 A.M. to 6:30 P.M. daily for school-age children with financial assistance for low and moderate income families.

4.0 Housing and Community Development Strategic Plan

Table of Contents

Federal Regulation Citation	Section	Page
92.215(a)(4,5)	**4. Housing and Community Development Strategic Plan**	4-1
	4.1 Evaluation of Accomplishments under Adopted Housing Element	4-1
	4.1.1 Conserve and Improving Existing Affordable Housing	4-2
	4.1.2 Provide Adequate Sites	4-3
	4.1.3 Assist in Development of Affordable Housing	4-5
	4.1.4 Remove Governmental Constraints	4-6
	4.1.5 Promote Equal Housing Opportunities	4-7
	4.1.6 Share of Regional Housing Growth	4-9
	4.1.7 Fair Share of Affordable Housing Goal	4-10
	4.2 Goals and Policies	4-11
	4.2.1 Housing	4-11
	4.2.2 Community Development	4-14
	4.3 Resources for Housing and Community Development Activities	4-17
	4.3.1 Inventory of Primary Federal, State, Local, and Private Resources	4-17
91.215(b)(c)(d)(e)	**4.4 Housing and Community Development Objectives and Activities**	4-20
	4.4.1 Housing	4-21
	4.4.2 Homeless & HIV/AIDS	4-40
	4.4.3 Non-Homeless Persons with Special Needs	4-42
	4.4.4 Community Development Needs	4-45
91.215(h)(i)	**4.5 Anti-Poverty Strategy and Coordination**	4-57
91.215(g)	**4.6 Lead-Based Paint Reduction Strategy**	4-58

Table of Contents (Continued)

Federal Regulation Citation	Section		Page
91.215(i)(1,2,3)	4.7	Institutional Structure	4-59
	4.7.1	Public Agencies	4-59
	4.7.2	Non-Profit Organizations	4-60
	4.7.3	Private Industry	4-61
	4.7.4	Delivery System Gaps and Strategy to Overcome Gaps	4-61
	4.7.5	Coordination	4-62
91.215(f)	4.8	Reduction of Barriers to Affordable Housing	4-63
	4.9	Public Housing Resident Initiatives	4-63

List of Tables

1. 1991-1998 Housing Accomplishments 4-8
2. Share of Regional Housing Needs: 1991-1999 4-9
3. Public and Private Resources Available for
Housing and Community Development Activities 4-17

Section 4. Housing and Community Development Strategic Plan

This five-year Housing and Community Development Strategic Plan is the centerpiece of the 1999-2004 Housing Element and Consolidated Plan for El Cajon. The Strategic Plan describes:

- the general priorities for assisting households
- strategies and activities to assist those households in need
- specific objectives identifying proposed accomplishments

The Strategic Plan also addresses the following:

- anti-poverty strategy
- lead-based paint reduction
- institutional structure
- reduction of barriers to affordable housing
- coordination among agencies

4.1 Evaluation of Accomplishments Under Adopted Housing Element

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the update to their housing elements. The results of this evaluation should be quantified where possible, but may be qualitative where necessary. The 1992 El Cajon Housing Element contains a series of program actions related to the following housing goals:

- conserve and improve existing affordable housing
- provide adequate sites
- assist in development of affordable housing
- remove governmental constraints
- promote equal housing opportunities

Table 4-1 summarizes the City's housing accomplishments in the area of new construction, rehabilitation, home ownership assistance, and rental assistance between 1991 and 1999.

The City provides detailed evaluation of its performance in housing and community development activities using CDBG and HOME funds through its Consolidated Plan annual planning and reporting processes. These performance reports are on file at City Hall and are not incorporated into this document.

4.1.1 Conserve and Improving Existing Affordable Housing

1. **Housing Rehabilitation Program** - Distribute program information to achieve rehabilitation of 150 renter- and 150 owner-occupied housing units.

   Status: The federal Rental Rehabilitation Program has been discontinued. Between 1991 and 1993, the City contracted with the San Diego County Housing Authority to administer its housing rehabilitation program using CDBG funds. In 1993, the City assumed administration and control of the program. A total of 54 single-family homes, 99 mobile homes, and 17 multi-family units have been rehabilitated since 1991. An additional 6 single-family units, 10 mobile homes, and 41 multi-family units are currently being rehabilitated under this HUD-funded housing rehabilitation program.

   El Cajon has also been providing rehabilitation assistance using redevelopment set-aside funds. A total of 544 multi-family housing units have been rehabilitated using redevelopment set-aside funds.

2. **Mobilehome Park Program** - Adopt a Mobilehome Overlay Zone to preserve affordable housing opportunities. Meet with park tenants to provide information regarding the availability of housing assistance programs.

   Status: The City adopted a Mobilehome Overlay Zone in its Zoning Ordinance in 1992 and applied it to eight existing mobilehome parks that are identified on the General Plan Land Use Map. The overlay zone establishes standards and criteria to be used in the development of new mobilehome parks and to be applied to existing parks. The overlay zone also establishes procedures which applications for mobilehome park closure must follow. All mobilehome park closures must comply with the State law.

3. **Relocation and Replacement Housing Program** - Require preparation of Relocation and Replacement Housing Plans, and provide replacement housing as necessary.

   Status: Between 1991 and 1998, the El Cajon Redevelopment Agency's redevelopment projects -- Lexington Avenue Senior Apartments and Granite Hills Place -- have resulted in the destruction of 32 units which were affordable to very low and low income households. The Agency fulfilled the replacement housing requirements through the development of the 100-unit Lexington Avenue Seniors Apartments and the 20-unit Granite Hills Place single-family development. A total of 110 very low and low income housing units and 10 non-low income units were constructed on these sites. Occupants of the 32 units removed were relocated following the provisions contained in the Agency's Relocation Housing Plan.

4. **Section 8 Assistance Payment/Housing Vouchers** - Continue subsidy of 1,186 households. Pursue additional funding sources to expand Section 8 assistance.

   Status: Rent subsidies to 2,020 very low income households in the City through Section 8 Certificates and Vouchers, Moderate Rehabilitation, and Mobilehome Rental Assistance programs are currently provided (see Section 3.3, Public and Assisted Housing).

5. **Home Sharing** - Assist in program outreach to achieve 35 senior matches annually.

   Status: The City continues to fund the East County Council on Aging to administer its Shared Housing Program. The program achieves 50 senior matches annually.

6. **Mobilehome Rental Assistance Program** - Provide rental assistance to 20 households annually.

   Status: Currently, 26 very low income households receive rental assistance through the Mobile Home Rental Assistance Program (see Section 3.3, Public and Assisted Housing).

7. **Conservation of Existing and Future Affordable Units** - Retain or replace the 345 units at risk of conversion to market rate.

   Status: Lexington Green, Broadway Apartments I and II, and Key Largo Apartments are eligible to prepay their outstanding mortgages and opt out of low-income use restrictions. The owner of the 144-unit Lexington Green has notified the City of its intent to opt out. Furthermore, the long-term project-based Section 8 contracts for these projects have expired. Current Section 8 contracts maintained at these projects require annual renewals, pending congressional budget allocation (see discussion in Section 3.3, Public and Assisted Housing).

4.1.2 Provide Adequate Sites

8. **Land Use Element** - Provide appropriate land use designations to fulfill the City's share of regional housing needs. Utilize incentives, including R-4 zoning, regulatory concessions, density bonus, and redevelopment assistance to facilitate higher density development in target areas.

   Status: The 1992 El Cajon Housing Element provided adequate residential sites to accommodate the City's share of regional housing needs.

   As a result of the City's affordable housing efforts between 1991 and 1998, the City was able to fulfill its share of affordable housing need for the 1991-1999 period, and is eligible

to self-certify its Housing Element for the 1999-2004 cycle. Self-certification is authorized as a demonstration project to the jurisdictions in San Diego County.

9. **Downtown Specific Plan** - Adopt Downtown Specific Plan. Provide incentives to encourage housing development.

   Status: The City amended the Specific Plan in 1992 to add provisions for mixed use and other flexible development standards. The City also assisted in the development of a 100-unit Lexington Avenue Seniors Apartments in the Specific Plan area using redevelopment set-aside funds and State HOME funds.

10. **Development of Higher Density Housing at Target Housing Sites** - Research approaches to achieving higher densities, and provide information to development applicants.

    Status: Due to the economic recession during the early 1990s, no housing development for the target housing sites had been proposed aside from the 100-unit Lexington Avenue Seniors Apartments in the Downtown Specific Plan Area. Other target housing sites identified in the existing Housing Element include: 1) a 7.2-acre site between Sunshine and Claydelle Avenues immediately south of the commercial uses along Main Street; 2) two residential neighborhoods located immediately east and west of downtown; and 3) old single-family residential neighborhood located immediately to the east of the rail line and transit center.

11. **Sites for Homeless Shelters/Transitional Housing** - Continue to allow shelters and transitional housing by CUP in commercial and multi-family residential zones.

    Status: Through provisions adopted in the El Cajon Zoning Ordinance, the City allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in several commercial and industrial zones subject to the approval of a Conditional Use Permit. Transitional service centers are permitted in the Manufacturing (M) Zone, Heavy Commercial-Light Industrial (C-M) Zone, General Commercial (C-2) Zone, and Regional Commercial (C-R) Zone.

    As part of this Housing Element/Consolidated Plan update, the City is evaluating its policies regarding the accommodation of homeless facilities in the City (see Section 4.4, Housing and Community Development Objectives and Activities).

4.1.3 Assist in Development of Affordable Housing

12. **Density Bonus Program** - Adopt density bonus provisions into the City's Zoning Ordinance. Incorporate current density and regulatory incentives for the development of senior and handicapped housing in the density bonus ordinance.

    Status: The El Cajon Zoning Ordinance contains specific density bonus provisions for Section 202/811 housing in R-3, R-4 and R-P zones. These density bonus policies are consistent with the State density bonus provisions.

13. **Shared Equity/Downpayment Assistance** - Assist 50 first-time homebuyers through shared equity and other programs.

    Status: The City allocated more than $366,000 in HOME funds for the San Diego Community Housing Corporation (SDCHC) to construct six units for low income (80 percent of MFI) first-time homebuyers. Funds were made available for site acquisition and mortgage financing.

    In addition, the El Cajon Redevelopment Agency funds a first-time homebuyers program that is restricted to new construction housing developments. Between 1991 and 1998, the Agency has assisted three developments, totaling 38 families assisted. Another six units assisted with redevelopment funds are anticipated to be completed by the spring of 1999. These units will be affordable to low income households.

    The City also provided affordable home ownership opportunities for the City's lower income households through its participation in the County's Regional Mortgage Credit Certificate (MCC) program. Overall 37 MCCs have been issued in El Cajon.

14. **Multi-Family Revenue Bond Program** - Encourage developers to take advantage of affordable housing bond financing, and facilitate coordination among developers in bond issuance.

    Status: While no multi-family housing projects in El Cajon were developed using bond financing, three projects, totaling 150 units, have been substantially rehabilitated through revenue bonds.

15. **Nonprofit Housing Development Corporation** - Solicit the participation of nonprofit housing developers in City-sponsored housing projects.

    Status: The City continues to work with nonprofit housing developers to develop affordable housing in El Cajon. As stated under Program 13, the City provided more than $366,000 in

HOME funds to San Diego Community Housing Corporation for the acquisition/ rehabilitation of six single-family homes for first-time homebuyers.

16. **Land Assemblage and Write-Down** - Provide land write-down assistance to provide 100 units of very low income senior housing. Strive to assist additional projects in "housing opportunity areas."

    Status: The El Cajon Redevelopment Agency provided land write-down assistance for the construction of the now completed 100-unit Lexington Avenue Senior Apartments.

17. **Affordable Housing Funding Sources** - Pursue federal funding sources. Evaluate state funding sources. Advertise funding availability to development community.

    Status: As an entitlement jurisdiction, El Cajon continues to receive HOME and CDBG funds from HUD. During the annual planning process of the use of these funds, the City advertises the availability of such funding for housing and community development purposes. City brochures on various programs are also available at the City Hall.

4.1.4 Remove Governmental Constraints

18. **Zoning Ordinance** - Revise Zoning Ordinance to incorporate State density bonus provisions, and provisions for homeless facilities.

    Status: The El Cajon Zoning Ordinance contains density bonus provisions and regulatory concessions for affordable housing for senior and disabled persons. The El Cajon City Council has also adopted density bonus policies that are consistent with the State density bonus provisions.

    The City also revised its Zoning Ordinance to accommodate transitional service centers, including homeless shelters. Subject to the approval of a Conditional Use Permit, such facilities are permitted in the Manufacturing (M) Zone, Heavy Commercial-Light Industrial (C-M) Zone, General Commercial (C-2) Zone, and Regional Commercial (C-R) Zone..

    As part of this Housing Element/Consolidated Plan update, the City is evaluating its policies regarding the accommodation of homeless facilities in the City (see Section 4.4, Housing and Community Development Objectives and Activities).

    Upon completion of this Housing Element and Consolidated Plan, the City will be comprehensively reviewing all of its residential zones.

19. **Second Units** - Initiate a process to inform homeowners and developers of the opportunity to add second units. Achieve 25 second units.

    Status: El Cajon permits the development of second units as a means of achieving affordable housing in the City. A total of five second units were constructed between 1991 and 1998.

20. **Condominium Conversions** - Assist existing tenants to become first-time homebuyers.

    Status: Between 1991 and 1998, the City focused much of its efforts on providing affordable home ownership opportunities through new construction activities and participation in the County's Regional Mortgage Credit Certificate Program. No application for condominium conversion was received. The City has revised certain conversion requirements dealing with separate utility services which may have been a partial deterrent. However, the development industry continues to cite liability problems as the greatest roadblock to apartment conversions. These liability issues must be resolved by the State legislature.

21. **Development Fees** - Offer reduced fees for provision of affordable housing.

    Status: El Cajon uses redevelopment set-aside, HOME, and CDBG funds to offset fees and assist in the development of affordable housing. The City's residential development fees continue to be among the lowest in all of San Diego County.

22. **Expedited Project Review** - Establish priority review processing for affordable housing projects.

    Status: City staff have been able to process housing projects in a timely manner. No expedited review has been necessary for the processing of affordable housing projects. City staff also provide technical assistance to affordable housing developers to prevent unnecessary delays during the review process.

4.1.5 Promote Equal Housing Opportunities

23. **Fair Housing** - Continue to support Heartland Human Relations to provide fair housing services and assist in program outreach.

    Status: The City continues to provide CDBG and/or HOME funds to support Heartland Human Relations to provide fair housing services to El Cajon residents.

24. **Housing Related Services** - Continue to support social service agencies.

Status: The City continues to support social service agencies that serve the lower and moderate income persons, as well as those with special needs, under the CDBG program by offering City-owned buildings at greatly reduced rents.

Table 4-1
1991-1998 Housing Accomplishments

Activities/Agency		Single-Family Homes	Mobile Homes	Multi-Family Units	Total
Rehabilitation Activities					
HUD-Funded Projects (HOME & CDBG)	County	21	52	17	90
	City	39	57	41	137
	Subtotal:	60	109	58	227
Redevelopment Agency-Funded Projects		0	0	544	544
Total Rehabilitated Units:		60	109	602	771
New Construction Activities					
Private Developments		301	0	47	348
HOME-funded Projects		6	0	0	6
Redevelopment Agency-Funded Projects		44	0	100	144
Total Newly Constructed Units:		351	0	147	498
Home ownership Assistance					
HOME/Federal HOME Loan Bank		6	0	0	6
Redevelopment Agency-Funded Projects		38	0	0	38
Mortgage Credit Certificate Program		37	0	0	37
Total Households Assisted:		81	0	0	81
Rental Assistance					
Section 8 Vouchers/Certificates		0	0	1,889	1,889
Section 8 Moderate Rehab		0	0	104	104
Mobile Home Rental Assistance		0	26	0	26
Total Households Assisted:		0	26	1,993	2,019

Source: City of El Cajon Community Development Department, November 1998.

4.1.6 Share of Regional Housing Growth

State law requires a local jurisdiction to provide for its ~~fair~~ share of regional housing needs. The 1990 *Regional Housing Needs Statement* by the San Diego Association of Governments (SANDAG) estimated that the City of El Cajon's share of the regional housing need was 2,055 new units between July 1, 1991 and June 30, 1999. This need for 2,055 new units is divided into four income levels as shown in Table 4-2.

According to the City's records, a total of 492 housing units (345 single-family homes and 147 multi-family units) had been constructed between 1991 and 1998. These include the 100-unit senior housing project at Lexington Avenue and 44 single-family homes assisted with redevelopment housing funds. The senior housing project is affordable to very low income households and 44 low income households were assisted to purchase single-family homes in three new developments. The remaining 301 single-family homes and 47 multi-family units were privately developed.

According to a major local developer, most single-family homes developed in El Cajon in recent years are within the price range of $160,000 to $180,000. This price range is considered affordable to moderate income households (see Table 3-19, Affordable Housing Costs by Income Category). This analysis assumes that two-thirds of these single-family homes are affordable to moderate income households, with the remaining one-third being affordable only to upper income households.

Table 4-2
Share of Regional Housing Needs: 1991-1999

Income Level	Share of Regional Housing Needs	Accomplishments	% of Regional Housing Needs Share Fulfilled
Very Low Income (0-50% MFI)	473	123	26%
Low Income (51-80% MFI)	349	68	19%
Moderate Income (81-120% MFI)	432	200	46%
Upper Income (>120% MFI)	801	101	13%
Total	2,055	492	24%

The 1998 *Draft Regional Housing Needs Statement* by SANDAG indicates that the average monthly rent for a two-bedroom unit in El Cajon is $581 (see Table 3-20, Currently Rental Rates in El Cajon). This rental rate is considered affordable to very low income households (see Table

3-19). Thus, half of the 47 privately developed multi-family units are considered to be affordable to very low income households, with the remaining half being affordable to low income households.

Overall, El Cajon fulfilled about 24 percent of its regional housing needs share for the period of 1991 to 1999. Specifically, the City fulfilled about 31 percent (391 out of 1,260) of its share for new lower and moderate income housing.

4.1.7 Share of Affordable Housing

In addition to identifying each jurisdiction's share of regional housing needs, SANDAG also allocates each jurisdiction's share of affordable housing needs. "Share of affordable housing" refers to the number of lower income households (80 percent of the County MFI) requiring assistance during a housing element cycle. The *Regional Housing Needs Statement* for the 1991-1999 housing element period identifies a share of 3,761 households in El Cajon.

SANDAG establishes a target of good faith effort for each jurisdiction that is considered to be realistically achievable within the housing element cycle. This good faith effort is established at 12.5 percent or 470 households for El Cajon. According to City and SANDAG records, El Cajon provided affordable housing opportunities to 1,133 lower and moderate income households between 1991 and 1996, or 241 percent of its share. Through a variety of rental assistance, homebuyer assistance, new construction, and rehabilitation programs, El Cajon assisted 866 extremely low income, 252 very low income, and 15 low income households between 1991 and 1996. This level of accomplishments renders the City eligible to self-certify the housing element for the 1999-2004 cycle.

4.2 Goals and Policies

This section contains the goals and policies the City will implement to address a number of important housing and community development issues.

4.2.1 Housing Goals and Policies

Maintenance and Preservation of Housing

Approximately 48 percent of the City's housing stock is over 30 years old, indicating the potential need for rehabilitation and continued maintenance for a significant portion of the City's housing stock. In 1991, SANDAG estimated 3,600 substandard housing units in El Cajon, with a significant number of these units being mobile homes. The City's 1994 *Economic Development Framework Study* concluded 1,000 to 3,000 substandard rental housing units in the City.

Goal 1.0: Maintain and enhance the quality of residential neighborhoods in El Cajon

Policy 1.1: Advocate the rehabilitation of substandard residential properties by homeowners and landlords.

Policy 1.2: Continue to utilize the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing quality and conditions in El Cajon.

Policy 1.3: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Policy 1.4: Preserve the affordable housing stock in the City.

Housing Opportunities

El Cajon encourages the construction of new housing units that offer a wide range of housing types to ensure that an adequate housing supply is available to meet the City's existing and future needs. Providing a balanced inventory of housing in terms of unit type, cost, and style will allow the City to fulfill a variety of housing needs.

Goal 2.0: Encourage the adequate provision of housing by location, type of unit, and price to meet the existing and future needs of El Cajon residents.

Policy 2.1: Provide a variety of residential development opportunities in the City to fulfill regional housing needs.

Policy 2.2: Facilitate the production of housing for all segments of the population including those with special needs.

Policy 2.3: Require that housing constructed expressly for low income households not be concentrated in any single portion of the City.

Policy 2.4: Implement the Downtown Specific Plan and facilitate the development of higher density housing in and around downtown.

Policy 2.5: Encourage the development of new housing units designated for the elderly and disabled persons to be in close proximity to public transportation and community services.

Policy 2.6: Pursue State and Federal funding sources to maintain the supply of affordable housing in El Cajon.

Policy 2.7: Continue to use the San Diego County Housing Authority to provide rental assistance to lower income households with special needs who are overpaying for housing.

Home Ownership

The option of home ownership in Southern California has become a privilege which is often not available to low income households or potential first time homebuyers. Rising construction and land costs have contributed to the cost of housing in El Cajon. The City will continue to facilitate the creation of affordable home ownership opportunities in its jurisdiction.

Goal 3.0: Provide increased opportunities for home ownership.

Policy 3.1: Assist in the development of affordable ownership housing for low income residents.

Policy 3.2: Provide favorable home purchasing options to low and moderate income households, such as through interest rate write-downs, downpayment assistance, mortgage revenue bond financing, and Mortgage Credit Certificates.

Policy 3.3: Facilitate the purchase of units converted to condominium ownership by existing tenants through use of ownership subsidies.

Removal of Constraints on Housing Development

Some governmental policies and market conditions can constitute constraints to housing development and affect the affordability of housing. While the City has little influence on market conditions, certain governmental constraints can be minimized to facilitate new construction.

Goal 4.0: Remove governmental constraints on housing development.

Policy 4.1: Continue to allow second units, condominium conversions, and residential units in office/commercial zones as specified in the City's Zoning Ordinance.

Policy 4.2: Encourage the use of density bonuses and provide other regulatory concessions to facilitate affordable housing development.

Policy 4.3: Allow manufactured housing in all residential zones.

Policy 4.4: Facilitate building permit and development plan processing for residential construction. Expedite project review of residential developments with an affordable housing component.

Fair Housing

In order to make adequate provision for the housing needs of all economic segments of the community, the City must ensure equal and fair housing opportunities are available to all residents.

Goal 5.0: Promote equal opportunity for all residents to reside in housing of their choice.

Policy 5.1: Prohibit discrimination in the sale or rental of housing with regard to race, ethnic background, religion, handicap, income, sex, age, and household composition.

Policy 5.2: Provide fair housing services to El Cajon residents.

Policy 5.3: Encourage the dispersion of affordable housing to avoid the overconcentration of such units in any geographic areas.

4.2.2 Community Development Goals and Policies

Homelessness

The Regional Task Force for Homeless estimated that the City has urban homeless population of 85 to 100. In addition, the City serves as a service hub for homeless persons in the East County area.

Goal 6.0 Ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing and independent living.

Policy 6.1: Address the needs of the homeless and those threatened with homelessness using a continuum of care model.

Policy 6.2: Evaluate support facilities and service needs of the homeless and near homeless, and identify appropriate agencies and resources.

Policy 6.3: Coordinate with the San Diego County Regional Task Force for the Homeless for needs assessment and resource allocation.

Policy 6.4: Provide adequate sites for homeless shelters and transitional housing facilities to accommodate the City's homeless population.

Persons with Special Needs

Goal 7.0: Provide supportive services for non-homeless persons with special needs.

Policy 7.1: Provide supportive services and facilities for persons with special needs, including the elderly, disabled, at-risk youth, people with substance abuse, and people living with AIDS/HIV.

Crime Prevention

Goal 8.0: Improve public safety for all residents.

Policy 8.1: Improve public safety through increased community policing and crime prevention activities.

Economic Development

Goal 9.0: Provide for the economic development needs of lower and moderate income target areas.

Policy 9.1: Expand employment opportunities for residents through job creation and retention efforts.

Policy 9.2: Revitalize economically blighted areas through property rehabilitation and public improvement activities.

Policy 9.3: Provide job training and placement services for the unemployed and underemployed.

Infrastructure Improvements

Goal 10.0: Provide for needed infrastructure improvements in lower and moderate income target areas.

Policy 10.1: Coordinate the needed infrastructure improvements through the City's capital improvement planning process.

Policy 10.2: Provide for the access needs of the physically disabled.

Public and Community Facilities and Services

Goal 11.0: Provide for the needed public and community services and facilities to serve those of lower and moderate income.

Policy 11.1: Provide for new public and community facilities and improve the quality of existing public and community facilities to serve those of lower and moderate income.

Policy 11.2: Continue to support public and social service agencies that serve the lower and moderate income population through direct funding and/or reduced rents for City-owned buildings.

4.3 Resources for Housing and Community Development Activities

4.3.1 Inventory of Primary Federal, State, Local, and Private Resources

The City of El Cajon has access to a variety of federal, state, and local resources to achieve its housing and community development goals. Specific funding sources will be utilized based on the opportunities and constraints of each project or program. Table 4-3 summarizes the major sources of funding available to carry out housing and community development activities in Vista.

Table 4-3
Public and Private Resources Available for Housing and Community Development Activities

Program Name	Description	Eligible Activities
1a. Federal Programs - Formula/Entitlement		
HOME	Flexible grant program awarded to the City as part of a county consortium on a formula basis for housing activities.	• New Construction • Acquisition • Rehabilitation • Home Buyer Assistance • Rental Assistance
Community Development Block Grant	Grants awarded to the City on a formula basis for housing and community development activities.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
Federal Emergency Management Agency Homeless Grants	Grants to City as a CDBG entitlement jurisdiction to provide emergency homeless services. City contributes its allocation to County's FEMA Homeless Program.	• Shelter Voucher • Food Voucher • Transportation • Utility • Emergency Rent and Mortgage Payment
1b. Federal Programs - Competitive		
Supportive Housing Grant	Grants to improve quality of existing shelters and transitional housing; increase shelters and transitional housing facilities for the homeless.	• Homeless Assistance (Acquisition, New Construction, Rehabilitation, Conversion, Support Services)
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low income tenants (administered by the County).	• Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	• Acquisition • Rehabilitation • New Construction • Rental Assistance • Support Services

Table 4-3
Public and Private Resources Available for Housing and Community Development Activities

Program Name	Description	Eligible Activities
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdictions must pledge its future CDBG allocations for repayment of the loan. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is 20 years.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
2. State Programs		
Proposition 1A	Proposition 1A includes provisions to establish a Downpayment Assistance Program and a Rent Assistance Program using school fees collected from affordable housing projects. Potential buyers or tenants of affordable housing projects are eligible to receive assistance in the form of downpayment assistance or rent subsidies from the State at amounts equivalent to the school fees paid by the affordable housing developer for that project in question. This is a new program and the State has yet to define the program structure and implementation strategy.	• Downpayment Assistance • Rental Assistance
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	• Support Services
Mobile Home Park Conversion Program (M Prop).	Funds awarded to mobilehome park tenant organizations to convert mobile-home parks to resident ownership.	• Acquisition • Rehabilitation
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs.	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgage money.	• New Construction • Rehabilitation • Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first time homebuyers. Program operates through participating lenders who originate loans for CHFA purchase.	• Home Buyer Assistance

Table 4-3
Public and Private Resources Available for Housing and Community Development Activities

Program Name	Description	Eligible Activities
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers for the purchase of new or existing single-family housing. Local agencies (County) make certificates available.	• Home Buyer Assistance
Low Income Housing Tax Credit (LIHTC)	Tax credits available to individuals and corporations that invest in low income rental housing. Tax credits sold to corporations and people with high tax liability, and proceeds are used to create housing.	• New Construction • Rehabilitation • Acquisition
California Housing Rehabilitation Program - Owner Component (CHRP-O)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	• Rehabilitation • Repair of Code Violations, Accessibility Improvements, Room Additions, General Property Improvements
3. Local Programs		
El Cajon Redevelopment Agency.	20 percent of Agency funds are set aside for affordable housing activities governed by state law.	• Acquisition • Rehabilitation • New Construction
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Loan applicants apply to participating lenders for the following programs: • Fixed rate mortgages issued by private mortgage insurers.	• Home Buyer Assistance
	• Mortgages which fund the purchase and rehabilitation of a home.	• Home Buyer Assistance • Rehabilitation
	• Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority communities.	• Home Buyer Assistance
Savings Association Mortgage Company Inc. (SAMCO)	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	• New Construction of single family and multiple family rentals, cooperatives, self help housing, homeless shelters, and group homes for the disabled.
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	• New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for-profit developers and public agencies for affordable low income ownership and rental projects.	• New Construction

4.4 Housing and Community Development Objectives and Activities

In establishing five-year priorities, the City of El Cajon has taken two concerns into consideration: 1) those categories of low and moderate income households most in need of housing and community development assistance; and 2) which activities will best meet the needs of those identified households.

A priority need ranking has been assigned to households to be assisted under each priority action according to the following ranking:

High Priority: Activities to address this need will be funded by the City during the five-year period.

Medium Priority: If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.

Low Priority: The City will not directly fund activities using funds to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan.

No Such Need: The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified.

The *Five-Year Priority Needs Summary Tables* required by HUD for the Consolidated Plan contained throughout this section delineate El Cajon's priority housing, special populations, and community development needs for the five-year period of the Housing Element and Consolidated Plan. These priority needs were identified using information from the 1990 Census, local social service providers, the Community Needs Assessment Survey, and the City of El Cajon. The description each of El Cajon's priority needs, which precedes the associated table, focuses on those activities identified as High or Medium Priorities. The implementing programs identified rely upon funding available from federal, state, county, and local sources.

The priority needs are divided into the following general categories:

- Housing
- Homeless
- Persons with Special Needs
- Anti-Crime Activities
- Economic Development

- Infrastructure
- Public Facilities
- Public Services
- Senior Programs
- Youth Programs
- Other Activities
- Planning & Administration

4.4.1 Housing Needs

Affordable Housing Estimate

AB 1715, legislation that authorizes the self-certification process for San Diego County jurisdictions, requires that the share of affordable housing for the 1999-2004 period equal the maximum number of affordable units/opportunities jurisdictions can provide based on the financial resources and regulatory measures available in the Housing Element cycle. For the 1999-2004 cycle, El Cajon's share of affordable housing is estimated by SANDAG at 562 housing units/opportunities, with the following income distribution:

- Extremely Low Income (30 percent of MFI) - 152
- Very Low Income (31-50 percent of MFI) - 180
- Low Income (51-80 percent of MFI) - 230

Regional Housing Growth

According to SANDAG's Regional Housing Needs Statement, El Cajon's share of regional housing growth for the 1999-2004 period is 809 units, with the following income distribution:

- Very Low Income (0-50 percent MFI) - 118
- Low Income (51-80 percent MFI) - 97
- Moderate Income (81-120 percent MFI) - 185
- Upper Income (120+ percent MFI) - 409

The City has established the following set of priorities, programs, and objectives to achieve the share of affordable housing needs and regional housing growth. The *Priority Housing Needs Table* accounts for the City's quantifiable housing program goals for single- and multi-family rehabilitation programs; Section 8 vouchers and certificates; project-based Section 8 contracts; Caring Neighbors; and first-time homebuyer programs.

Priority 1.1: Conserve and Improve Existing Affordable Housing.

Supporting Rationale

Preserving the existing housing stock in El Cajon is a City priority. A substantial portion (48 percent) of the City's housing stock is over 30 years of age and will require physical improvements. A large portion of the renter-occupied housing is managed by absentee landlords. A common problem with such absentee ownership is inadequate building maintenance. The 1994 *City of El Cajon Economic Development Framework Study* concludes that between 1,000 to 3,000 rental units in the City are in substandard conditions. There is also a significant number of substandard mobile homes in El Cajon.

In addition to maintaining the City's existing housing stock, El Cajon must also conserve affordable housing units in the community. The rising housing costs have rendered housing unaffordable to many individuals, especially the elderly and first-time homebuyers. The preservation of affordable housing is important in ensuring adequate housing opportunities are available to all residents.

Analysis of the Home Mortgage Disclosure Act (HMDA) data indicated that home improvement loans typically have low approval rates. Publicly-funded rehabilitation assistance is needed to supplement the private lending market.

Priority Needs/Target Groups

High Priority is assigned to addressing: 1) the rehabilitation needs of all very low income renter and owner households (0-50 percent MFI); and 2) the rehabilitation needs of all low income households with large families, overcrowding, or housing with physical defects (0-80 percent MFI). Efforts at rehabilitation also include a Medium Priority for the provision of code enforcement and energy efficient improvements.

Implementing Programs

Residential Rehabilitation Programs: The City administers a number of residential rehabilitation programs using various funding sources:

a. ***Single-Family Residential Rehabilitation*** - The City administers a number of housing rehabilitation programs using CDBG, HOME, and redevelopment set-aside funds.

- The Housing Rehabilitation Loan Program (HRLP) provides assistance to owner-occupants of single-family homes and mobile homes using redevelopment set-aside, HOME, and CDBG funds. The goal of the City's HRLP is to improve Downtown Area neighborhoods by preserving and enhancing the housing stock.

With redevelopment and HOME funds, this program provides zero interest deferred loans to low-income (80 percent of Area Median Income) owner-occupants to perform eligible rehabilitation works. The maximum loan amount is $25,000, although under exceptional circumstances, the maximum loan limit may be raised to $50,000.

In addition, the City provides zero interest deferred loans for moderate rehabilitation to low-income owner-occupants using CDBG funds.

- Mobile Home Rehabilitation Grant of $5,000 - The City funds this grant program using CDBG funds. Eligible mobile homes must meet the Mobile Home Park Overlay Zone criteria. An elderly or disabled applicant is eligible to receive an additional grant of $1,000.

- Caring Neighbors - The City uses CDBG funds to the Caring Neighbors program. This program provides volunteer labor for elderly and disabled homeowners to perform minor rehabilitation works.

For homeowners who approach the City for rehabilitation assistance but are unable to qualify for assistance, the City refers the applicants to the Bank of America Title I Rehabilitation Loan Program. The Bank of America offers a 3 percent interest reduction to applicants referred by the City.

b. ***Multi-Family Residential Rehabilitation*** - The City uses redevelopment set-aside and HOME funds to provide assistance to rehabilitate/redevelop multi-family units. This program provides low interest loans to property owners to rehabilitate multi-family units.

c. ***Acquisition/Rehabilitation*** - The City uses HOME and redevelopment set-aside funds to acquire and rehabilitate single-family homes and resell those units to first-time homebuyers. This program is operated through San Diego Interfaith Housing Foundation.

Five-Year Objectives:

- The City will continue to provide rehabilitation assistance, including minor, moderate, and substantial rehabilitation, to 20 owner units and 50 renter units annually.

- The City will continue to distribute brochure materials throughout the community including City Hall, library, and in senior citizen gathering places.

Mobile Home Park Program: The owners of older mobile home parks in El Cajon may begin converting the parks to other more economic uses. In order to protect the residents of mobile home parks, El Cajon adopted a Mobile Home Overlay Zone in the El Cajon Zoning Ordinance in 1992 and applied it to eight existing mobile home parks identified on the City's General Plan Land Use Map. These eight parks are the ones which came closest to meeting the City's standards for new mobile home parks.

The overlay zone establishes standards and criteria to be used in the development of new mobile home parks. The overlay zone also establishes procedures mandated by state law to which applications for park closure must adhere.

Five-Year Objectives:

- The City will continue to utilize the Mobile Home Overly Zone to preserve affordable housing opportunities in El Cajon.

- If parks are to be converted, the City will ensure mobile home park tenants are provided adequate notice regarding pending conversions and are provided appropriate compensation.

- City representatives will meet with park tenants to provide information regarding the availability of housing assistance programs, including low cost senior citizen housing and rent subsidies.

- Where mobile home park conversions are within the Redevelopment Project Area, the El Cajon Redevelopment Agency will enforce State replacement housing requirements.

Relocation and Replacement Housing Plans: California Redevelopment Law requires that when residential units providing housing for low and moderate income households are demolished or removed from the affordable housing stock as part of a redevelopment project, the agency must replace those units within four years after they are demolished or removed. Relocation assistance must be provided to households either temporarily or permanently displaced by a redevelopment project.

The replacement housing obligation is only triggered where units are destroyed or removed by a redevelopment project which is subject to a written agreement with the agency or where financial assistance has been provided by the agency.

A "replacement housing plan" is required at least thirty days prior to adopting a disposition or owner participation agreement which would result in the removal of low and moderate income units. Among other things, the replacement housing plan outlines the general location of the

replacement housing and sets forth an adequate means of obtaining the development of the replacement housing.

Five-Year Objectives:

- The El Cajon Redevelopment Agency will implement the required relocation and replacement housing plans as necessary to guide relocation and replacement housing activities.

Section 8 Rental Assistance: The Section 8 rental assistance program extends rental subsidies to low income (50 percent of Area MFI) families and elderly who spend more than 30 percent of their income on rent. The subsidy represents the difference between the excess of 30 percent of the monthly income and the allowable rent determined by the Section 8 program. Most Section 8 subsidies are issued in the form of vouchers which permit tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area, provided the tenants pay the extra rent increment. Section 8 certificates are only accepted in buildings registered with the Housing Authority.

The City of El Cajon contracts with the San Diego County Housing Authority to administer the Section 8 Certificate/Voucher Program. As of June 1998, a total of 2,020 households in El Cajon were receiving rent certificates or vouchers. Approximately 48 percent of the households receive Section 8 assistance are elderly households and another 19 percent are large families. Over 1,700 El Cajon households were reported to be on the waiting list for Section 8 assistance.

Five-Year Objectives:

- The City will continue to participate in San Diego County Housing Authority Section 8 Rental Assistance Voucher and Certificate Program. At a minimum, the City will strive to maintain the current level of assistance to very low income households (50 percent of MFI).

- The City will pursue opportunities for additional Section 8 Rental Assistance through the competitive process by responding to Notices of Funding Availability (NOFA) as they are issued.

Home Sharing: Many seniors who would prefer to live independently resort to institutionalized living arrangements because of housing costs, security problems, or loneliness. The City provides redevelopment set-aside funding to the East County Council on Aging to administer a shared housing program. This program assists seniors in locating roommates to share existing housing in the community. Services offered by the agency include information and referral, outreach, client counseling, placement, and follow-up. The additional rental income generated from the roommates aids the homeowners in meeting their housing expenses, and the relatively low rental cost assists the roommate by providing a source of affordable housing.

The majority of the seniors that receive assistance are very low income. The East County Council on Aging indicates that housing costs are generally reduced to below 30 percent of resident income. Roommate matches are made for mobile homes as well as single-family homes.

Five-Year Objectives:

- The East County Council on Aging will continue to conduct educational outreach including public service announcements, distribution of brochures, and public speaking engagements in attempts to increase the number of seniors they are able to assist through roommate matches. The goal is to make 50 matches every year.

- The City of El Cajon will assist in program outreach efforts for the shared housing program through advertisements in the City newsletter, and placement of program brochures in key community locations.

Mobile Home Rental Assistance: Two mobile home rental assistance programs are available to El Cajon residents:

a. ***San Diego County Housing Authority*** - The Housing Authority administers a rental assistance program for low income and senior mobile home occupants. These households are eligible to receive a monthly rent subsidy to assist in mobile home park space rents. Reimbursement of the rent subsidies are paid directly to the park owners. The mobile home resident may live in any park in the County, and there are no restrictions on the monthly rent amount. Twenty-six households in El Cajon are currently receiving assistance under this program.

However, this program requires the mobile home park owner to co-sign the subsidy contracts with the tenants, and if the park owner chooses not to sign a pledge to abide by HUD guidelines, residents of the park cannot qualify for the subsidy.

b. ***HUD Mobile Home Rental Subsidy Pilot Program*** - HUD is currently conducting a pilot mobile home rental subsidy program in San Diego County. This pilot program eliminates the need to involve the park owners. Income-qualified tenants participating in the program can receive direct subsidies from HUD to cover the difference between the space rent and 30 percent of their net household income. This pilot program will continue through 2004, at which time it will be evaluated for nationwide implementation.

Five-Year Objectives:

- The City will support the rental subsidy programs by advertising the program at City Hall, local public libraries, and the City newsletter. The goal is to increase the number of households receiving mobile home rental assistance from the current level of 26 households.

Preservation of Assisted Housing at Risk of Converting to Market Rate: In order to meet the housing needs of persons of all economic groups in El Cajon, the City must guard against the loss of housing units available to lower income households. A total of 489 units in four HUD-insured projects are at risk of conversion to market rate prior to July, 2009. The City's objective is to either retain or replace as low-income housing all "at risk" units in the City. The El Cajon Community Development Department will implement the following programs on an ongoing basis to conserve its affordable housing stock.

a. ***Monitor Units at Risk*** - Lexington Green, Broadway Apartments, Broadway Apartments II, and Key Largo are all eligible to prepay their remaining HUD-insured Section 236 loans and opt out of low-income use restrictions any time. Furthermore, long-term Section 8 contracts for these projects have already expired. Section 8 subsidies for units in these four projects are renewed on an annual basis and may not be renewed in the future due either to lack of funding at the HUD level or owner decision to opt out of the Section 8 program.

b. ***Work with Potential Purchasers*** - Establish contact with public and non-profit agencies interested in purchasing and/or managing units at risk to inform them of the status of at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.

c. ***Tenant Education*** - The California Legislature passed AB 1701 in 1998, requiring property owners give a nine-month notice of their intent to opt out of low income use restrictions. The City will work with tenants of at-risk units and provide them with education regarding tenant rights and conversion procedures. The City will also provide tenants in "at risk" projects information regarding Section 8 rent subsidies through the San Diego County Housing Authority, and other affordable housing opportunities in the City.

d. ***Assist Tenants of Existing Rent Restricted Units to Obtain Priority Status on Section 8 Waiting List*** - The San Diego County Housing Authority has established three categories of priority applicants to receive Section 8 certificates: 1) evicted or homeless households; 2) households living in substandard housing units; and 3) households paying more than 50 percent of income for rent and utilities. The City will assist tenants of "at risk" units to obtain priority status if there were a conversion to market rate and if tenants' income and housing costs meet eligibility requirements.

Five-Year Objectives:

- The City will monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units.

- The City will identify non-profit organizations as potential purchasers/managers of at-risk housing units.

- The City will explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units.

- The City will assist tenants to apply for priority status on the Section 8 voucher/certificate program immediately upon notification of owners' decision to discontinue low-income use or opt out of the project-based Section 8 program.

Priority 1.2: Provide Adequate Sites

Supporting Rationale

A key element in satisfying the housing needs of all El Cajon's residents is to provide adequate sites for all types, sizes and prices of housing. Both the general plan and zoning ordinance dictate where housing may locate, thereby affecting the supply of land available for housing. The City of El Cajon has limited undeveloped acreage remaining within the City's boundaries. The majority of remaining residential development will therefore be accommodated through infill.

Priority Needs/Target Groups

High Priority is assigned to providing adequate residential sites to address the City's share of regional housing growth.

Implementing Programs

Land Use Element/Zoning: The Land Use Element of the El Cajon General Plan designates approximately 70 percent of the City's land use inventory for residential uses. A variety of residential types are provided in El Cajon, ranging from one to 29 dwelling units per acre, with higher densities achievable through the City's senior housing and density bonus provisions.

Five-Year Objectives:

- The City will provide appropriate land use designations to fulfill the City's share of regional housing needs.

Target Housing Sites: In an urbanized area like El Cajon, land costs represent the greatest cost component in both multi- and single-family development projects. One way to lower the cost of land per unit is to allow a greater number of units per acre of land, or residential density. However, land zoned for higher densities generally commands a higher market price.

Nonetheless, increased density generally results in a lower land cost per unit, and greater unit affordability.

As a means of expanding affordable housing opportunities fulfilling its share of regional housing needs, the City has identified two target areas for development of higher density housing - the Downtown Specific Plan Area and Transit Center Area. It will be important for El Cajon to encourage development at the upper end of its residential density ranges in these target housing areas, particularly to meet the needs of seniors, disabled, and other special needs groups.

Five-Year Objectives:

- The City will continue to utilize incentives such as R-4 zoning, regulatory concessions, density bonus and redevelopment assistance to facilitate higher density development in the Downtown Specific Plan and Transit Center areas.

Homeless Shelters and Transitional Housing: The *Regional Homeless Task Force for San Diego* a homeless population of 85-100 persons in El Cajon. Currently, there are four emergency shelters in the City of El Cajon with a total of 17 beds. In addition, two transitional housing facilities in the City also offer a combined capacity of 22 beds.

a. ***Adequate Sites for Homeless and Transitional Housing*** - Pursuant to state law, a residential facility for six or fewer persons may not be treated differently than family dwellings of the same type in the same zone. A residential facility is defined as any family home, group care facility, or similar facility for 24-hour nonmedical care of persons in need of personal services, supervision, or assistance essential for sustaining the activity of daily living or for the protection of the individual. A residential facility also includes a foster family home, small family home, social rehabilitation facility, community treatment facility, and transitional shelter care facility. Therefore, small group homes for six or fewer persons can be located in any of the City's residential districts by right.

   Furthermore, through provisions adopted in the El Cajon Zoning Ordinance, the City allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in several commercial and industrial zones subject to the approval of a Conditional Use Permit (CUP). Transitional service centers are permitted in the Manufacturing (M) Zone, Heavy Commercial-Light Industrial (C-M) Zone, General Commercial (C-2) Zone, and Regional Commercial (C-R) Zone.

   Subject to the approval of a Conditional Use Permit, the Zoning Ordinance also permits the development of board and care facilities for more than six persons, including transitional housing facilities, in the City's Multi-Family (R-3) Zone, Multi-Family High Density (R-4) Zone, and Multi-Family High Density High-Rise (R-5) Zone.

b. ***Special Use Permit Process*** - The CUP process is often construed as a constraint to the development of shelters and transitional housing facilities due to the extended time involved and the uncertainty of outcome. To remove this potential constraint, the City is evaluating the feasibility of using a Special Use Permit process for the approval of transitional service centers. Only administrative review of the application for a transitional service center would be required if the applicant complies with the set of development and operational standards established by the City.

Five-Year Objectives:

- The City will evaluate the feasibility of using a Special Use Permit process for the approval of transitional service centers.

- The City will conduct a field survey to identify suitable sites for the development of shelter facilities in the commercial and industrial zones and for the development of transitional housing facilities in the multi-family residential zones. Criteria to be used for determining suitability include readiness of property for redevelopment, accessibility to transit, and minimum distance from heavy commercial and industrial users. As part of the survey, the City will prepare a parcel-specific map to identify these areas suitable from a planning perspective for homeless facilities. This map will be provided to prospective service providers interested in opening such a facility in El Cajon.

Priority 1.3: Assist in the Development of Affordable Housing

Supporting Rationale

New construction is typically a major source of housing for prospective homeowners and renters. However, the lack of developable vacant land for housing represents one of the most significant constraints to increasing the supply of quality, affordable housing in El Cajon. A second constraint is the high cost of new construction. City and other government assistance will be necessary to facilitate such development.

One of the City's policies is to ensure that housing constructed expressly for low income households not be concentrated in any single portion of the City. Through a variety of citywide housing programs, the City seeks to provide affordable housing opportunities to residents in dispersed locations.

Priority Needs/Target Groups

High Priority is assigned to addressing: 1) the affordability needs of all very low income renter, particularly the senior and disabled persons, and very low income owner households (0-50 percent MFI); and 2) the affordability needs of all low income households with large families (0-80 percent MFI).

Implementing Programs

Density Bonus: Pursuant to State density bonus law, if a developer allocates at least 20 percent of the units in a housing project to lower income households, 10 percent for very low income households, or at least 50 percent for "qualifying residents" (e.g. seniors and disabled), the City must either 1) grant a density bonus of 25 percent, along with one additional regulatory concession (such as modified development standards) to ensure that the housing development will be produced at a reduced cost, or 2) provide other incentives of equivalent financial value based upon the land cost per dwelling unit. The developer shall agree to and the City shall ensure continued affordability of all lower income density bonus units for a minimum 30-year period.

In addition to State mandated density bonus concessions, the City has adopted provisions in its Zoning Ordinance to provide for the construction of affordable housing for the elderly or handicapped. The City provides for reduced parking requirements and increased density up to 50 dwelling units per net acre in the RP, R-3, and R-4 zones.

Five-Year Objectives:

- The City will continue to provide density bonus incentives pursuant to State law to facilitate affordable housing development.

- The City will continue to provide additional incentives as established in the El Cajon Zoning Ordinance to facilitate the development of affordable housing for the elderly and disabled.

First-Time Homebuyer Assistance: The City and Redevelopment Agency provide First-Time Homebuyer Assistance through two separate programs:

a. ***Redevelopment Set-Aside*** - The Redevelopment Agency uses redevelopment set-aside funds to provide assistance to very low, low, and moderate income households. This program is development-specific, where First-Time Homebuyer Assistance is provided to potential buyers of specific agency-assisted projects.

b. ***HOME*** - The HOME-funded program provides assistance to very low and low income households. Assistance is available citywide.

Assistance is provide in the form of loans of up to the lesser of $10,000 or 6 percent of the purchase price. Funds may be used for closing costs, down payment, and/or below-market interest rate. All payments are deferred until transfer of title. The interest rate will be on a sliding scale and the loan may be completely forgiven if the homeowner remains in the property for 10 years.

Five-Year Objectives:

- The City and Redevelopment Agency will continue to provide first-time homebuyer assistance from the HOME and redevelopment set-aside programs. Assist 20 first-time buyers annually.

Mortgage Credit Certificates: The Mortgage Credit Certificate (MCC) is a way for the City to further leverage homeownership assistance. MCCs are certificates issued to income qualified first-time homebuyers authorizing the household to take a credit against federal income taxes of up to 20 percent of the annual mortgage interest paid. The mortgage payments are used to repay the bonds; there is no City guarantee required. The City is a part of a coalition consisting of the County of San Diego and several other cities in providing MCCs to income-qualified first-time homebuyers. The coalition hires a consultant to administer the program and the City contributes to the administration costs annually using redevelopment set-aside funds. First-time homebuyers interested in the MCC program are referred by the City to the consultant.

Five-Year Objectives:

- The City will continue to participate in the Regional Mortgage Credit Certificate program by contributing to the administration costs.

Mortgage Revenue Bond Financing: The County of San Diego has established two revenue bond housing programs to increase the supply of affordable housing in the County: the Multi-Family Revenue Bond Program and the Single-Family Residential Mortgage Revenue Bond Program. Under these programs, tax-exempt bonds are issued to provide funds for construction and mortgage loans to encourage developers to provide both rental and for-sale housing which is affordable to lower income families and individuals.

a. ***Multi-Family Revenue Bond Program*** - This program is designed to make financing available for the construction of multi-family residential units in the County. In order to receive financing through the bond program, developers must reserve for 15 years, either a) 40 percent of the units for tenants earning less than 60 percent of median income, or b) 20 percent of the units reserved for tenants earning less than 50 percent of median income. San Diego County does not permit Section 8 rent subsidies to be utilized on the set-aside units.

b. ***Single-Family Residential Mortgage Revenue Bond Program*** - This program is designed to provide mortgage loans to first-time homebuyers whose incomes do not exceed maximum Federal limits. Buyers must also intend to live in the homes as their principal residence. Mortgage loans offered under the bond program generally have lower interest rates than conventional loans. Loans are made available for attached and detached single-family residences primarily in eligible developments at various

locations throughout the County. A smaller portion of funds are available for existing or resale units Countywide.

Five-Year Objectives:

- Bonds provide a cost effective mechanism the City can utilize to promote affordable rental and ownership opportunities. The City will encourage prospective developers to take advantage of available bond financing through the County. Where smaller rental projects are proposed, the City will act as liaison with individual developers and the County to consolidate bond issues.

Non-Profit Housing Development Corporations: A non-profit housing development corporation (HDC) promotes, assists, or sponsors housing for low and moderate income people. The County of San Diego has developed the following list of non-profit housing developers who are active in the local area:

- Community Housing of North County
- San Diego Interfaith Housing
- San Diego Community Housing Corporation
- Habitat for Humanity
- Mexican-American Anti-Poverty Advisory Committee (MAAC)
- Civic Center Barrio TELACU Affordable Housing

The City of El Cajon is currently working with the Community Housing of North County and San Diego Interfaith Housing in developing affordable housing opportunities for lower income households.

Five-Year Objectives:

- The City will continue to augment and refine the list of non-profit developers for purposes of coordinating their involvement in affordable housing development in the City.

- The City will annually meet with existing local non-profit groups to coordinate the development of family and other types of affordable housing in El Cajon. Particularly in Redevelopment Agency-sponsored housing projects, participation of non-profit developers may be used as a mechanism of ensuring the long-term affordability of the project.

Land Assemblage and Write-Down: The City can utilize both CDBG and redevelopment monies to write-down the cost of land for the development of low and moderate income housing. The intent of this program is to reduce land costs to the point that it becomes economically feasible for the private developer to build units which are affordable to low and moderate income

households. As part of the land write-down program, the City may also assist in acquiring and assembling property and in subsidizing on-site and off-site improvements.

Five-Year Objectives:

- The City has identified the Downtown Specific Plan Area and Transit Center Area as a target areas for higher density housing development. As these areas are within the El Cajon Redevelopment Project Area, the Redevelopment Agency may utilize redevelopment authorities to facilitate lot consolidation.

Pursue Affordable Housing Funding Sources: Successful implementation of Housing Element and Consolidated Plan programs to create affordable housing will depend on a variety of State, Federal, and local funding sources. Table 4-3 at the beginning of Section 4-3 identifies a number of potential housing and community development funding resources available to the City. The table also describes the intent and eligible uses of each funding program.

Five-Year Objectives:

- As Notices of Funding Availability are issued, the City will evaluate the appropriateness of the funding for housing development in the City. Specifically, the City will be interested in pursuing additional Section 8 vouchers through the competitive process.

- The City will research identified State funding sources and evaluate which State programs would most effectively address the City's housing needs.

- The City will post notices in the City Hall and library, as well as coordinate with the local chapter of Building Industry Association (BIA), to advertise funding availability to the development community.

Priority 1.4: Remove Governmental Constraints

Supporting Rationale

State and federal laws require the City to address and, where appropriate and legally possible, remove governmental constraints affecting the maintenance, improvement, and development of housing.

Priority Needs/Target Groups

Affordable and decent housing should be available for all income groups and household types.

Implementing Programs

Zoning Ordinance: The Zoning Ordinance provides for a wide variety of housing types, ranging from single family residences to high density apartments and mixed use projects. This variety in housing works towards fulfilling the housing needs of all segments of the population. The following aspects of the El Cajon Zoning Ordinance in particular facilitate the development and conservation of affordable housing:

- Provision for residential units within commercial zones
- Provision for manufactured housing in single-family zones
- Provision for second units
- Regulations pertaining to condominium conversions
- Incentives for housing for the senior and disabled persons

See the Second Unit, Condominium Conversion, and Density Bonus programs for a discussion of these zoning provisions.

The El Cajon Zoning Ordinance allows for the development of multi-family residential units in the a number of zones:

- Two-Family or Medium Density Zone (R-2)
- Multiple-Family Restricted Zone (R-3-R)
- Multiple-Family Zone (R-3)
- Residential Professional Zone (R-P)
- Regional Commercial Zone (C-R).

The R-P zone permits medium density residential development, office and commercial developments in the district. The variety of uses is utilized to establish a transition between residential and commercial uses. The C-R zone permits multi-family units above the ground floor of nonresidential buildings in the downtown area, providing that the entire lot is developed to the standards of the R-5 zone.

The El Cajon Zoning Ordinance allows for the development of transitional service centers, including homeless shelters or transitional housing facilities, in the Manufacturing (M) Zone, Heavy Commercial-Light Industrial (C-M) Zone, General Commercial (C-2) Zone, and Regional Commercial (C-R) Zone, subject to the approval of a Conditional Use Permit (CUP). The City is evaluating the feasibility of replacing the CUP process with a Special Use Permit (SUP) process for the approval of transitional service centers. This SUP process will allow for administrative review of the application for a transitional service center, and the approval/denial of SUP would be based on compliance with an established set of development and operational standards (see also the Homeless Shelters and Transitional Housing Program).

Five-Year Objectives:

- The City will continue to monitor the City's Zoning Ordinance to ensure standards do not excessively constrain affordable residential development.

- The City will evaluate the feasibility of replacing the Conditional Use Permit process with a Special Use Permit process for transitional service centers.

Second Units: Second units provide additional low cost housing opportunities to El Cajon's residents, particularly for seniors and students. El Cajon allows second units to be constructed on any residentially zoned lot in the City which contains only one single-family dwelling. Second units are to be constructed in conformance with specific second unit standards as well as the standards in the zone the unit is built.

Five-Year Objectives:

- The City's goal is five second units annually and to initiate a process to inform homeowners and developers of the opportunity to add second units.

Condominium Conversions: The El Cajon Condominium Conversion Ordinance allows existing apartments to convert into condominium ownership, while providing rights to existing tenants. The conversion process requires that a minimum of 60 days notice is provided to all tenants prior to the filing of a tentative map as required by State law. Each of the tenants will have the right of first purchase of their respective units. Tenants not interested in purchasing the converted units will be paid the equivalent of one month's rent as relocation assistance.

Five-Year Objectives:

- The Housing Element and Consolidated Plan sets forth several programs to promote first-time homeownership opportunities using HOME and redevelopment set-aside funds. The City will combine these programs with condominium conversions as a mechanism to provide affordable homeownership opportunities.

Development Fees: The City charges various fees and assessments to cover the costs of processing permits and to provide services and facilities to the project. The City's development fees continue to be among the lowest in all of San Diego County. Nevertheless, development fees still contribute to the cost of housing. The City uses redevelopment set-aside, HOME, and CDBG funds to offset fees and assist in the development of affordable housing.

Five-Year Objectives:

- The City will continue to monitor all residential development fees to assess their impact on housing costs.

- The City will continue to provide financial assistance to affordable housing projects to offset the cost impact of development fees.

Expedited Project Review: A community's evaluation and review process for housing projects contributes to the cost of housing because holding costs incurred by developers are ultimately reflected in the unit's selling pace. To minimize holding costs, El Cajon will prioritize the review of affordable housing projects.

Five-Year Objectives:

- The City will develop a streamlined permit process for projects with an affordable housing component.

Priority 1.5 Promote Equal Housing Opportunities

Supporting Rationale

In order to make adequate provision for the housing needs of all economic segments of the community, the Housing Element and Consolidated Plan must include actions that promote housing opportunities for all persons regardless of race, religion, sex, family size, martial status, ancestry, national origin, color, age, or physical disability.

Priority Needs/Target Groups

High Priority is assigned to providing equal access to housing for all persons regardless of race, religion, sex, family size, martial status, ancestry, national origin, color, age, or physical disability.

Implementing Programs

Fair Housing: El Cajon contracts with the Heartland Human Relations Association to provide a wide range of housing services to residents. Heartland Human Relations provides the following services:

- serves as a fair housing resource for the area, including implementation of an affirmative fair housing marketing plan, testing and complaint verification;
- responds to all citizen complaints regarding violations of the fair housing laws;
- provides tenant-landlord counseling to all inquiring citizens;
- promotes community awareness of tenant landlord rights and responsibilities;

- monitors housing legislation and reports to the City; and

- maintains a free rental listing service of affordable housing within the City of El Cajon.

Five-Year Objectives:

- The City will actively advertise services provided by the Heartland Human Relations Association through brochures at the public counter, community service agencies, and public libraries.

- The City will continue to comply with the fair housing planning requirements of the CDBG and HOME programs, including updating the Analysis of Impediments (AI) to Fair Housing Choice every five years and incorporating actions to address any impediments in its annual Action Plans to HUD.

Five-Year Priority Housing Needs Table

The *Five-Year Priority Housing Needs Table* shown on the following page is a HUD-required tabulation as part of the Consolidated Plan. It is developed based on the City's quantifiable housing program goals for single- and multi-family rehabilitation programs; Section 8 vouchers and certificates; project-based Section 8 contracts; senior shared housing program; Caring Neighbors; and first-time homebuyer programs. The Priority Need Level assigned for each household type and income group is established based on several factors: 1) results of the 1995 survey of residents and the 1998 survey of service providers; 2) results of the Housing and Community Development Needs Assessment; and 3) the relative level of CDBG, HOME, and redevelopment set-aside funds required to assist the number of households. The estimated funding needed is based on the number of households to be assisted and the average subsidy amount, depending on the assistance program. The unit of assistance, depending on the nature of the program, may represent a household, a housing unit, a person, an organization, or an agency.

Housing Needs

Renter

		Need Level	Units	Estimated $
Small Related	0 - 30% of MFI	High	542	$6,120,000
	31 - 50% of MFI	High	566	$6,362,000
	51 - 80% of MFI	Med	25	$250,000
Large Related	0 - 30% of MFI	High	362	$4,691,000
	31 - 50% of MFI	High	362	$4,691,000
	51 - 80% of MFI	High	125	$2,750,000
Elderly	0 - 30% of MFI	High	528	$4,324,000
	31 - 50% of MFI	High	528	$4,324,000
	51 - 80% of MFI	Med	--	--
All Other	0 - 30% of MFI	Med	--	--
	31 - 50% of MFI	Med	--	--
	51 - 80% of MFI	Med	0	$0

Owner

0 - 30% of MFI	High	0	$0
31 - 50% of MFI	High	200	$375,000
51 - 80% of MFI	High	375	$75,000

4.4.2 Homeless Needs

Priority 2.1: Evaluate Support Facilities and Service Needs of the Homeless and Near Homeless, and Identify Appropriate Agencies and Resources.

Supporting Rationale

The San Diego Regional Task Force on the Homeless estimated a homeless population of 500 persons in East County, including 400 urban homeless and 100 day laborers and migrant farmworkers. There are an estimated 85 to 100 homeless in the City. Given that only four emergency shelter facilities with a total capacity of 29 beds are located in the City, the need for shelter exceeds the supply. In addition, approximately 77 percent of the City's extremely low income households are paying more than 50 percent of their income on housing. These households, upon loss of employment, would be at imminent danger of losing their housing. Emergency shelter, rental assistance, job training, and other support services for homeless prevention and intervention are needed in the City.

Priority Needs/Target Groups

The Regional Task Force on the Homeless has established the following priorities for the East County Area: Medium Priority is assigned to addressing the emergency shelter needs for homeless individuals and families; High Priority is assigned to addressing transitional and permanent housing needs for homeless individuals; and High Priority is assigned to providing supportive services for homeless individuals and families. Detailed homeless needs priorities in the East County Area are included in Appendix B.

Implementing Programs

Continuum of Care for the Homeless: As a service hub in the East County area, El Cajon participates in the Regional Task Force on the Homeless through Crisis House in order to provide coordinated efforts to address homeless issues in the area through a continuum of care model. This model includes the following components:

- outreach intake assessment
- emergency shelter
- transitional housing
- permanent supportive housing
- permanent housing
- employment supportive services

The City provides funding support for the Crisis House which offers case management services for the homeless and administers a motel voucher program. In addition, as an CDBG entitlement jurisdiction, El Cajon receives funding from the Federal Emergency Management Agency

(FEMA) to provide emergency services for the homeless. Annually, over $800,000 in grants is provided by FEMA to CDBG entitlement jurisdictions in San Diego County. The City contributes its FEMA funds to the County's FEMA Homeless Program, which utilizes United Way and Catholic Charities to deliver a variety of services, including shelter vouchers, food, emergency rent and mortgage assistance, transportation, and other assistance to the homeless.

Through the Section 8 Rental Assistance Program, the City addresses the issues of lower income overpay for housing and are in eminent danger of becoming homeless.

Through the Homeless Shelters and Transitional Housing Program identified under Priority 1.2, the City addresses the issues of providing adequate sites for emergency shelters, supportive housing, and transitional housing to accommodate the homeless population in the City.

In addition, the City may also use CDBG funds to provide a variety of supportive services to the homeless and those who are at risk of becoming homeless due to emergency circumstances. Needed services include: housing counseling; temporary shelter; hotel and motel vouchers; emergency food and transportation; clothing; job search assistance.

Five-Year Objectives:

- The City will continue to participate in the San Diego County Regional Task Force on the Homeless to assess the extent of homeless needs and to coordinate efforts in addressing the needs.

- Through the Annual Action Plan process, the City will continue to evaluate the extent of homeless needs and the potential use of CDBG funds for addressing such needs.

4.4.3 Persons with Special Needs

Priority 3.1: Provide Housing Assistance and Supportive Services to Lower Income Households with Special Needs.

Supporting Rationale

The special needs populations include the elderly and frail elderly, the disabled, persons with alcohol and drug addictions, and persons with HIV/AIDS. These groups typically live with fixed or no incomes. Many rely on some form of public assistance to provide affordable housing and supportive services.

According to special Census tabulations provided by HUD, El Cajon had about 6,200 elderly households, more than 4,000 of these households were lower income. Among these 4,000 households, 56 percent experienced housing problems such as overpayment and inadequate housing.

The Census also estimated that more than 10,000 residents in El Cajon had work, transportation, and/or self-care limitations. According to SANDAG estimates, about 3,100 residents in El Cajon have physical disabilities. This group typically has difficulty in finding appropriate and affordable housing.

Based on general estimates, between 9,000 to 10,000 men and women in El Cajon may have moderate to severe drinking problems. Many are also drug abusers. Supportive services are needed to rehabilitate these people to a responsible lifestyle.

While there is no evidence of a significant number of persons with HIV and AIDS in El Cajon, this group typically experiences the most difficulty in finding housing and services due to the stigmatism associated with the disease.

Priority Needs/Target Groups

High Priority is assigned to addressing the housing and supportive services needs of lower income elderly households and the disabled. Medium Priority is assigned to addressing the needs of those with alcohol and drug abuse and those with HIV/AIDS.

Implementing Programs

Supportive Services: The City may use CDBG funds to provide a variety of supportive services for the elderly, disabled, persons with alcohol/drug abuse, and persons with HIV/AIDS. Needed may include: counseling; rehabilitation; case management; in-home services; health services; information and referral; job training and placement; and transportation.

Five-Year Objectives:

- The City will continue to utilize the Annual Action Plan process to assess the extent of supportive service needs and to allocate resources for addressing the needs.

- The City will maintain close contact with service agencies to solicit their input on service needs.

Special Needs Housing: Through a variety of housing programs (described under Section 4.4.1, Housing), the City seeks to provide affordable housing opportunities for those with special needs. These programs include:

- Section 8 Rental Assistance
- Home Sharing
- Mobile Home Rental Assistance
- Mobile Home Rehabilitation Grant
- Density Bonus (for housing for the seniors and disabled)
- Fair Housing

Five-Year Objectives:

- Refer to program objectives established under Section 4.4.1, Housing.

Five-Year Priority Special Needs/Non-Homeless Table

The *Five-Year Priority Special Needs/Non-Homeless Table* shown below is a HUD-required tabulation as part of the Consolidated Plan. The Priority Need Level is developed based on several factors: 1) results of the 1995 survey of residents and the 1998 survey of service providers; 2) results of the Housing and Community Development Needs Assessment; and 3) the relative level of CDBG and HOME funds required to provide assistance to these special needs populations. Current and past funding levels for services for seniors, disabled persons, and other special needs populations are used as gross estimates for the funding needed for the next five years. The unit of assistance, depending on the nature of the program, may represent a household, a housing unit, a person, an organization, or an agency.

Special Needs/Non-Homeless

Sub-Populations

	Priority Need	Estimated $
Elderly	High	$65,000
Frail Elderly	Med	$65,000
Severe Mental Illness	Low	$0
Developmentally Disabled	Low	$0
Physically Disabled	High	$380,000
Persons with Alcohol/Other Drug Addiction	Med	$25,000
Persons with HIV/AIDS	Med	$25,000
	TOTAL	$560,000

4.4.4 Community Development

This section focuses on the City's potential uses of CDBG funds to address the identified community development needs in the City. Under HUD regulations, CDBG funds may be used to provide services and facilities that benefit primarily those residents earning up to 80 percent of the Area Median Family Income, defined in this Housing Element and Consolidated Plan as the Low Income residents. CDBG funds may also be used to provide or improve facilities located in areas where the majority of the population (51 percent) earns up to 80 percent of the Area Median Income, defined in the Housing Element and Consolidated Plan as the Low Income Target Areas.

Priority 4.1: Improve Public Safety through Crime Prevention Programs.

Supporting Rationale

Respondents to the 1995 survey of residents identified crime awareness as the highest priority community service. The 1998 survey of service providers also identified crime awareness as a medium-high priority need.

Priority Needs/Target Groups

High Priority is assigned to anti-crime programs which are provided citywide but with a focus in the high crime areas -- Census Tracts 158, 162.02, and 163. Portions of these census tracts are low income areas (80 percent of MFI).

Implementing Programs

Crime Awareness/Prevention Programs: To improve public safety, El Cajon funds innovative crime prevention programs such as home security rehabilitation, neighborhood watch, citizen patrol, and Community-Oriented Police Services (COPS).

Five-Year Objectives:

- The City will continue to fund the COPS program with CDBG public service funds and City general funds. Funding will be used to provide police officers for community-oriented policing and crime prevention.

- The City will continue to provide Home Security Rehabilitation assistance to lower income households using CDBG public facility funds.

Priority 4.2: Provide for the Economic Development Needs of Low Income Target Areas.

Supporting Rationale

Unemployment has been more significant in El Cajon than in the County overall. Current (1998) unemployment rate was 4.6 percent for the City and 3.9 percent for the County. Also, approximately 13 percent of the El Cajon residents were identified by the 1990 Census as living below the poverty level.

Priority Needs/Target Groups

High Priority is assigned to addressing lower income needs for the creation of new jobs. High Priority is assigned to commercial-industrial rehabilitation. Medium Priority is assigned to infrastructure improvements, business support, and neighborhood-based small businesses.

Implementing Programs

Downtown Business Improvement Program: This program provides financial assistance to property and business owners to improve the exterior of their businesses. In addition, the City's Redevelopment Agency is also pursuing redevelopment projects that would involve the removal of blighted commercial and residential development and the replacement with other viable uses to expand employment opportunities.

Five-Year Objectives:

- The El Cajon Redevelopment Agency will continue to participate in the Downtown Business Improvement Program using redevelopment tax increment funds or other available funds.

- The Redevelopment Agency will actively pursue a redevelopment project at the southwest corner of Main and Magnolia.

- The Redevelopment Agency will continue to pursue opportunities to implement the recommendations of the 1994 *City of El Cajon Economic Development Framework Study*.

Section 108 Loan: The Section 108 Loan Guarantee Program enables states and local governments participating in the Community Development Block Grant (CDBG) program to obtain federally guaranteed loans that can help fuel large economic development projects and other revitalization activities.

Under this program, HUD guarantees repayment of notes issued by local governments to raise capital for approved projects. The guaranteed amount must not exceed five times the

community's most recent CDBG allocation. The maximum loan term is 20 years. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development; acquisition, construction, reconstruction, or installation of public facilities; and for colonias, public works and other site improvements.

Five-Year Objectives:

- The City will periodically assess the need to pursue Section 108 loans for large-scale economic development and revitalization projects.

Coordination with Other Agencies - A number of public, quasi-public, and nonprofit organizations provide economic development and job training services in El Cajon. These include the Regional Occupational Program (ROP), San Diego Workforce Partnership, San Diego Youth Involvement, East County Help Ourselves, Crisis House, and East County Regional Chamber of Commerce.

Five-Year Objectives:

- The City will continue to coordinate with the public, quasi-public, and nonprofit organizations to better address the employment training and economic development needs in El Cajon.

Priority 4.3: Provide for Needed Infrastructure Improvements in Low Income Target Areas.

Supporting Rationale

In the City's low and moderate income areas, sidewalk improvements, particularly the installation of pedestrian ramps, are needed on certain streets in order to comply with the requirements of the American with Disabilities Act.

Priority Needs/Target Groups

High Priority is assigned to provide pedestrian ramps in order to remove architectural barriers at various City locations.

Implementing Programs

Capital Improvement Planning: The City is in the process of preparing a Capital Improvement Plan (CIP). The CIP is a planning tool for City staff to identify capital project needs and to assess the City's financial capability in addressing these needs. This CIP will be updated annually.

In terms of infrastructure improvements, the Draft CIP identifies CDBG funds as a potential funding source for the Handicapped Access Public Improvement Program. This program is administered by the Public Works Department and is financed with CDBG funds. The program provides pedestrian ramps along City streets and sidewalks. Pedestrian ramps are also provided with street intersection improvement and sidewalk projects identified as City capital improvements.

While the City has substantial needs in making sewer, drainage, street, and other infrastructure improvements, CDBG funds have been identified as a funding source for these purposes.

Five-Year Objectives:

- The City will continue to provide handicapped access on public streets using CDBG funds.

- The City will continue to utilize the capital improvement planning process and Consolidated Plan Annual Action Plan processes to evaluate the potential use of CDBG funds to address other identified infrastructure needs.

Priority 4.4: Provide for Necessary Planning Activities to Develop and Implement Both Housing and Community Development Plans to Address Anticipated Needs.

Supporting Rationale

To ensure the effective use of limited CDBG resources, the City needs to better understand its housing and community development needs. Preparation of the Five-Year Consolidated Plan and annual updates allows the City to address the community's changing needs. Continued outreach to the City's low and moderate income households should be conducted as part of the CDBG program's required citizen participation process. City staff should be abreast of current CDBG program requirements and future program development through attending training and meetings with related agencies.

While both the 1995 survey of residents and 1998 survey of service providers identified fair housing as a low priority need, HUD regulations mandate the provision of fair housing services.

Priority Needs/Target Groups

High Priority is assigned to the preparation of plans to address the community's housing and community development needs. High Priority is assigned to the provision of fair housing services.

Implementing Programs

CDBG and HOME Administration: Up to 20 percent of the CDBG funds and up to 10 percent of the HOME funds can be used to support the general administration of the CDBG and HOME programs by the Department of Community Development. Administration funds can be used to provide publication of required public notices; attendance at training and meetings; preparation and implementation of the Consolidated Plan; annual Consolidated Annual Performance Evaluation and Reporting (CAPER); annual financial audit; and other administrative costs.

Five-Year Objectives:

- The City will annually review implementation of the Consolidated Plan and update the Action Plan and other components as necessary.

Fair Housing: El Cajon contracts with the Heartland Human Relations Association to provide a wide range of housing services to residents.

Five-Year Objectives:

- Refer to objectives established in Priority 1.5.

Priority 4.5: Provide for New Community Facilities and Improve the Quality of Existing Community Facilities to Serve Those of Lower Income.

Supporting Rationale

The Needs Assessment section of this Plan identified a high unmet need for community facilities serving youth. Currently, there is no designated single youth center in the City although all of the City's parks offer recreational programs for youth. Youth in the City need safe gathering places that provide constructive and recreational activities. Many youth direct their energy to socially unacceptable behavior such as engaging in gang activities and graffiti.

Parks and recreational facilities, as well as senior centers, have also been identified as needed community facilities. While the City has adequate community park centers, long-term maintenance and improvements of these facilities is necessary.

Fire Station No. 8 at Third and Peach Avenue serving the predominant low income neighborhoods in the City was built in the 1950s. This facility is too undersized and outdated to accommodate the firefighting crew and modern firefighting equipment. Construction of a new fire station is a multi-million dollar project. The City will need to pursue additional funding mechanisms to augment the short fall of annual CDBG allocations if only these funds are used to replace the existing station.

Approximately 3,100 El Cajon residents may be considered as physically disabled, according to a SANDAG estimate. To comply with ADA requirements, the City must ensure that all public facilities, including all parks facilities, be accessible to persons of all abilities.

Priority Needs/Target Groups

High Priority is assigned to providing a new fire station to replace Fire Station No. 8. High Priority is assigned to addressing the needs for community facilities serving youth, and the park and recreational needs of all members of the community. High Priority is assigned to making ADA improvements to public buildings and community facilities. Medium Priority is assigned to addressing the needs for community facilities serving seniors, neighborhoods, the disabled, and health care needs.

Implementing Programs

Capital Improvement Planning: The Draft Capital Improvement Plan document identifies a number of public facility improvement projects needed to be completed during the next five years. CDBG funds have been identified as a potential funding source for the following projects:

a. ***Parks and Recreation Facility Improvements***
   - *Renette Recreation Center* - installation of air-conditioning; interior and exterior renovation; remodeling of kitchen facility; and refurbishment of the ventilation system for the gymnasium
   - *Wells Recreation Center* - exterior renovation

b. ***Public Facility Improvements***
   - Replacement of Fire Station No. 8
   - Renovation of Fire Station No. 9

Five-Year Objectives:

- The City will continue to use CDBG funds to address the identified public and community facility needs.

- The City will actively pursue to use of the Section 108 Loan Guarantee Program to provide CDBG funding for the construction of a new fire station to replace the outdated Fire Station No. 8. (Refer to Priority 4.1 for Section 108 Loan program description.)

Americans with Disability Act (ADA) Transition Plan: Pursuant to ADA requirements, the City completed an ADA Transition Plan which evaluates all city-owned facilities, including public buildings and parks and recreation facilities for ADA compliance and provides a plan for

achieving compliance. Based on the Transition Plan assessment, the Draft CIP identifies the following improvements to be completed within the next five years.

- *City Hall* - upgrade of fire alarm and PA system; upgrade and refurbishment of elevators
- *Council Chamber* - restroom improvements
- *Wells Recreation Center* - parking lot repair at Wells Recreation Center
- *Bostonia, Hillside, and Kennedy Centers* - restroom remodeling
- *Fletcher Hills Center* - replacement of concession stand and restrooms at ballfield

Five-Year Objectives:

- The City will continue to use CDBG funds to provide needed modifications to its public facilities to address the accessibility needs of the disabled.

Community Facilities: El Cajon may use CDBG funds to assist in the construction, expansion, and/or rehabilitation of other non-City owned community facilities serving the City's low and moderate income households as well as persons with special needs. Special needs populations include: children; youth; elderly and frail elderly persons; persons with disabilities; low income families with dependent children; and low and moderate income households in general.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve community facilities for the City's low and moderate income households and persons with special needs.

Priority 4.6: Provide Needed Community Services to Those of Lower Income.

Supporting Rationale

Public assistance is typically required to deliver community and supportive services for low and moderate income households and persons with special needs. These populations tend to have less income at their disposal, or services catering to their special circumstances are hard to find.

Priority Needs/Target Groups

Medium Priority is assigned to providing employment training and public services. Medium Priority is assigned to providing substance abuse, handicapped, transportation, and health care services.

Implementing Programs

Community Services: CDBG funds may be used to provide a variety of community services, including employment training and retraining services to the City's low and moderate income residents, as well as to the homeless; supportive services for disabled persons such as independent living skills; substance abuse services; transportation services; and health services.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve community services for the City's low and moderate income households and persons with special needs.

Priority 4.7: Provide Supportive Services and Facilities to Seniors.

Supporting Rationale

About 11 percent of the City's population is made up of persons age 65 or over. Senior service and facility needs have been identified as medium to high priorities in the 1995 and 1998 surveys. With fixed and often low incomes, many senior residents depend on public assistance for services.

Priority Needs/Target Groups

High Priority is assigned to providing services for seniors and Medium Priority is assigned to providing facilities that cater to seniors.

Implementing Programs

Senior Services and Facilities: The City may use CDBG funds to provide needed senior services and facilities in the City. Needed services include: housing; in-home services; health services; meals-on-wheels; adult day care; information and referral; and transportation.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve services and facilities for the City's senior residents.

Priority 4.8: Provide Supportive Services and Facilities to Youth, Particularly Those Considered At Risk.

Supporting Rationale

The 1995 survey of residents and the 1998 survey of service providers identified youth services as the City's highest priority service needs. Juvenile contacts/arrests typically account for more than 20 percent of all arrests in the City. Youth services, particularly those for at-risk youth, are needed to provide youth with a positive direction in life.

Priority Needs/Target Groups

High Priority is assigned to providing services and facilities for the City's youth population. Medium Priority is assigned to providing services and facilities for abused and neglected children.

Implementing Programs

Youth Services and Facilities: The City may use CDBG funds to provide a variety of needed services to the City's low and moderate income children, youth, and their families. Needed services include: parks and recreation facilities; designated youth centers; recreational programs; child care programs; counseling services; shelter and counseling for runaway/homeless/ throwaway youth; and shelter for abused women and children.

Five-Year Objectives:

- The City will continue to utilize the Consolidated Plan Annual Action Plan process to evaluate the potential of using CDBG funds to provide and improve services and facilities for the City's youth population, particularly those considered at-risk.

- Refer to parks and recreation facility improvements identified under Priority 4.5.

Five-Year Priority Community Needs Table

The *Five-Year Priority Community Needs Table* on the following three pages is a HUD-required tabulation as part of the Consolidated Plan. The Priority Need Level is developed based on several factors: 1) results of the 1995 survey of residents and the 1998 survey of service providers; 2) results of the Housing and Community Development Needs Assessment; and 3) the relative level of CDBG and HOME funds required to address community development needs. Current and past funding levels for services and facility improvements, as well as funding needs identified in the City's Draft Capital Improvement Plan are used as gross estimates for the funding needed for the next five years. The unit of assistance, depending on the nature of the program, may represent a household, a housing unit, a person, an organization, or an agency.

Community Needs

Anti-Crime Programs

	Need Level	Units	Estimated $
Overall	High	8	$1,000,000
Sub-Categories			
Crime Awareness (05I)	High	8	$1,000,000

Economic Development

	Need Level	Units	Estimated $
Overall	Med	7	$850,000
Sub-Categories			
Rehab; Publicly or Privately-Owned Commer (14E)	High	1	$250,000
CI Land Acquisition/Disposition (17A)	Med	1	$100,000
CI Infrastructure Development (17B)	Med	1	$150,000
CI Building Acquisition, Construction, Re (17C)	Med	1	$100,000
Other Commercial/Industrial Improvements (17D)	Med	1	$100,000
ED Direct Financial Assistance to For-Pro (18A)	--	0	$0
ED Technical Assistance (18B)	Med	1	$75,000
Micro-Enterprise Assistance (18C)	Med	1	$75,000

Infrastructure

	Need Level	Units	Estimated $
Overall	Med	100	--
Sub-Categories			
Flood Drain Improvements (03I)	Med	0	--
Water/Sewer Improvements (03J)	Low	0	$0
Street Improvements (03K)	Low	0	$0
Sidewalks (03L)	Med	0	$0
Tree Planting (03N)	--	0	$0
Removal of Architectural Barriers (10)	Med	100	$150,000
Privately Owned Utilities (11)	--	0	$0

Planning & Administration

	Need Level	Units	Estimated $
Overall	High	0	$0
Sub-Categories			

Community Needs (Page 2)

Public Facilities

	Need Level	Units	Estimated $
Overall	High	11	$2,707,000
Sub-Categories			
Public Facilities and Improvements (Gener (03)	High	6	$380,000
Handicapped Centers (03B)	--	0	$0
Neighborhood Facilities (03E)	Med	0	$0
Parks, Recreational Facilities (03F)	High	2	$200,000
Parking Facilities (03G)	Med	1	$65,000
Solid Waste Disposal Improvements (03H)	--	0	$0
Fire Stations/Equipment (03O)	High	2	$2,062,000
Health Facilities (03P)	Med	0	$0
Asbestos Removal (03R)	--	0	$0
Clean-up of Contaminated Sites (04A)	--	0	$0
Interim Assistance (06)	--	0	$0
Non-Residential Historic Preservation (16B)	--	0	$0

Public Services

	Need Level	Units	Estimated $
Overall	High	7	$345,000
Sub-Categories			
Public Services (General) (05)	High	2	$145,000
Handicapped Services (05B)	Med	1	$50,000
Legal Services (05C)	--	0	$0
Transportation Services (05E)	Med	1	$25,000
Substance Abuse Services (05F)	Med	1	$25,000
Employment Training (05H)	High	1	$75,000
Health Services (05M)	Med	1	$25,000
Mental Health Services (05O)	--	0	$0
Screening for Lead-Based Paint/Lead Hazar (05P)	--	0	$0

Senior Programs

	Need Level	Units	Estimated $
Overall	Med	1,625	$230,000
Sub-Categories			
Senior Centers (03A)	Med	0	$100,000
Senior Services (05A)	High	1,625	$130,000

Community Needs (Page 3)

Youth Programs

	Need Level	Units	Estimated $
Overall	High	2	$795,000
Sub-Categories			
Youth Centers (03D)	High	2	$495,000
Child Care Centers (03M)	Med	0	$150,000
Abused and Neglected Children Facilities (03Q)	--	0	$0
Youth Services (05D)	High	0	$100,000
Child Care Services (05L)	Med	0	$50,000
Abused and Neglected Children (05N)	--	0	$0

Other

	Need Level	Units	Estimated $
Overall	None	0	$0
Sub-Categories			
Urban Renewal Completion (07)	--	0	$0
CDBG Non-profit Organization Capacity Bui (19C)	--	0	$0
CDBG Assistance to Institutes of Higher E (19D)	--	0	$0
Repayments of Section 108 Loan Principal (19F)	High	0	$0
Unprogrammed Funds (22)	High	0	$0

4.5 Anti-Poverty Strategy and Coordination

The 1990 Census indicates that approximately 13 percent of the City's population was living in poverty. Specifically, about 32 percent of the City's female-headed households were living below the poverty level; 95 percent of these households had children under 18 years of age.

El Cajon has designated the components of Economic Development as High and Medium Priorities. Activities include the El Cajon Redevelopment Agency Downtown Business Improvement Program providing financial assistance to property and business owners to improve the exterior of their businesses, as well as specific commercial district project developments in blighted areas to expand employment opportunities.

As a means of reducing the number of persons with incomes below the poverty line, the City will coordinate its efforts with those of other public and private organizations providing economic development and job training programs. The Housing and Community Development Needs Assessment of this Housing Element and Consolidated Plan describes some of the key economic development programs and job training resources available to El Cajon residents.

a. ***Economic Development***
   - El Cajon Redevelopment Agency Downtown Business Improvement Program
   - East County Regional Chamber of Commerce

b. ***Job Training***
   - East County Regional Occupational Program (ROP)
   - San Diego Workforce Partnership
   - Jobs Training Partnership Act Program (JTPA) - to be replaced by the Workforce Investment Act on July 1, 2000
   - San Diego Youth Involvement/East County Help Ourselves (ECHO)

c. ***Educational Institutions***
   - Grossmont College Regional Occupational Program (ROP)

4.6 Lead-Based Paint Reduction Strategy

National studies estimate that 75 percent of all residential properties built prior to 1978 contain lead-based paint (LBP). Approximately 80 percent of the City's housing stock was built prior to 1978, or translating to 60 percent of the housing stock in potentially containing LBP. Lead poisoning, therefore, is a potential environmental hazard to a substantial portion of the City's residents of all income groups. However, lower income households affected by LBP have fewer financial resource available to detoxify the units and/or provide medical treatment to children suffering from lead poisoning. While only ten cases of childhood lead poisoning have been identified in El Cajon, this low level of incidence is due primarily to the limited number of testings performed on children and the general lack of awareness of the issue, according the County Department of Health Services.

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes on prevention of childhood lead poisoning through housing-based approaches. This strategy requires jurisdictions to focus on implementing practical changes in older housing to protect children from lead hazards. High Priority is assigned to addressing the LBP hazard.

Five-Year Objectives:

- The City will design and implement programs to educate residents on health dangers of lead and encourage screening of children for elevated blood-lead levels.
- The City will include lead based paint hazard reduction as an eligible activity in the City's housing rehabilitation programs.
- The City will review existing regulations, housing and rehabilitation codes to assure lead based paint hazard is incorporated
- The City will require testing and hazard reduction in conjunction with rehabilitation.
- The City will use weatherization programs (and funds) to address risks in windows, window-wells, etc.
- The City will require inspections for lead at appropriate times when housing is otherwise being inspected or evaluated.

4.7 Institutional Structure

This section describes the institutional framework within which El Cajon will carry out its housing and community development strategies. Public agencies, for-profit and nonprofit private organizations all play a part in the provision of affordable housing and support services. The roles of these organizations are discussed in this section. This section also discusses potential gaps in the delivery system of housing in El Cajon and how El Cajon plans to address those gaps.

4.7.1 Public Agencies

City of El Cajon

Programs and activities associated with the housing strategy identified in this Housing and Community Development Strategy are carried out by several City departments. The City Manager, under the direction of the City Council, manages the activities of the Department of Community Development, which includes the Planning Division, Building Division, and the Housing Division. The Redevelopment Agency, Public Works Department, and Fire Department also report to the City Manager.

El Cajon Department of Community Development

The Housing Division of the Department of Community Development manages the Community Development Block Grant and HOME programs including the filing of grant applications and administration of funds made available for City and Agency programs. Complaints, related to housing issues, received from residents are initially directed to the City Manager for referral to the appropriate City, County, or State Agency. Additional housing related functions performed by the Redevelopment Agency are discussed in the paragraph titled El Cajon Redevelopment Agency below.

The Planning Division of the Department of Community Development performs development review for residential subdivisions, apartment projects, mobile home parks, group quarters, and second units. Together with the Building Division, the Planning Division oversees the permitting process and regulates compliance with zoning and building codes. The Planning Division is also responsible for long-range planning, which includes preparation of the City's Housing Element, and conducting updates to the Element at least every five years. Finally, the Planning Division implements the density bonus program required by state law.

El Cajon Redevelopment Agency

Pursuant to State Redevelopment law, the El Cajon Redevelopment Agency sets aside 20 percent of the tax increment generated from within the redevelopment project area for low and moderate

income housing. Agency funds must be used to increase, improve and preserve the City's supply of low and moderate income housing available at affordable housing costs to persons and families of low and moderate income. While the Agency does not implement any of its own housing programs, it is responsible for implementation of the inclusionary housing, replacement housing, and tenant relocation requirements of State Redevelopment law.

Housing Authority of the County of San Diego

The Housing Authority of the County of San Diego administers primarily the Section 8 Rental Assistance and Mobile Home Rental Assistance programs for the City of El Cajon.

4.7.2 Non-profit Organizations

Non-Profit Organizations for Affordable Housing

As part of the HOME program, the City currently works with two Community Housing Development Organizations (CHDOs) in delivering affordable housing opportunities to low and moderate income residents.

San Diego Interfaith Housing

The San Diego Interfaith Housing Federation is a certified CHDO (Community Housing Development Organization). Interfaith Housing is organized by churches interested in addressing the housing needs of low and moderate income families, the elderly, and disabled persons. Interfaith Housing owns and manages several assisted housing projects in the County. Interfaith Housing received $250,000 in HOME funds from El Cajon to acquire/rehabilitate existing housing units and to resell the units to first-time buyers.

San Diego Community Housing Corporation

The San Diego Community Housing Corporation is a certified CHDO. The corporation received $366,132 in HOME funds from El Cajon to acquire land and to construct six single-family homes for first-time buyers.

Nonprofit Supportive Housing and Special Needs Service Organizations

There are many support organizations which include as part of their mission the provision of assistance to individuals and families with special needs. Special needs populations in El Cajon include elderly and frail elderly persons, disabled persons, persons with AID and related diseases, persons with substance abuses, families and individuals living below poverty, lower income families with dependent children, and those who are at risk of becoming homeless.

Descriptions of the key social service agencies serving El Cajon residents have been provided in the Housing and Community Development Needs component of this Housing Element and Consolidated Plan.

4.7.3 Private Industry

For-profit Developers and Builders

County-wide, for profit developers and builders continue to have difficulty finding appropriate sites for multi-family development, obtaining adequate financing from private sources, and constructing housing that is affordable to low and moderate income renters and home buyers. Many of the housing developers have participated in multi-family housing density bonus programs, tax-exempt bond financing and single-family, tax-exempt housing finance programs.

The Building Industry Association (BIA) of San Diego County includes housing development industry members. They have played a crucial role in the development of housing in San Diego County. However, this industry has been beset with high land costs, rising impact fees, and other related costs, all of which have contributed to San Diego County being one of the highest housing cost areas in the United States.

Lenders

Private lending institutions provide funds for housing development and rehabilitation. Data on lending history in El Cajon disclosed under the Home Mortgage Disclosure Act (HMDA) indicated that close to 1,500 home purchase and improvement loans were issued in El Cajon in 1996. Statistical analysis performed on the HMDA data indicated that there were no significant differences in home mortgage or improvement lending based on income, race, or gender of the applications. However, home improvement loans have lower approval rates compared to home mortgage loans, indicating a need for government assistance in providing rehabilitation assistance.

4.7.4 Delivery System Gaps and Strategy to Overcome Gaps

Assessment

The housing delivery system in EL Cajon continues to provide opportunities for increases to the housing inventory. Between 1991 and 1998, 492 housing units were constructed in the City, representing about 24 percent of the City's share of regional housing growth needs for that period as determined by SANDAG. This level of housing production was due primarily to the limited

availability of vacant land in the City, high housing development costs, and the economic recession during the early 1990s.

To compensate for the gap in new construction of housing, the City provided affordable housing opportunities to existing and new residents in the City through other housing programs, such as rental assistance, rehabilitation loans, and first-time homebuyer assistance. Between 1991 and 1996, the City provided affordable housing opportunities to 1,133 lower and moderate income households, or over 240 percent of the City's ~~fair~~ share ~~goal~~ as determined by SANDAG.

The limited availability of public funding sources represents another major gap in the housing delivery system. Providing affordable housing to El Cajon's lower income households generally requires some form of government subsidy, necessitating a close working relationship between the public and private sectors.

Strategy to Overcome Gaps

To coordinate the City's limited funding and residential site resources for the delivery of housing services, the City pioneered a new approach in preparing the state-mandated Housing Element and HUD-mandated Consolidated Plan for the 1999-2004 period. This combined Housing Element and Consolidated Plan document represents the City's attempt in coordinating limited housing resources by developing a comprehensive housing strategy. The comprehensive housing strategy addresses the conservation of existing housing; provision of adequate sites; development of affordable opportunities; removal of governmental constraints; and provision of equal access to housing. In addition, the provision of supportive services is addressed in the community development strategy section of this Housing Element and Consolidated Plan.

By December 1999, the El Cajon Redevelopment Agency will have to update the AB 1290 Redevelopment Implementation Plan, including the redevelopment housing strategy for the 20 percent set-aside fund. Preparation of the redevelopment housing strategy will take into consideration the housing needs, programs, and resources identified in this Housing Element and Consolidated Plan, to ensure consistency with the City's overall housing goals, priorities, and strategy.

4.7.5 Coordination

The City will engage in the following activities to enhance its coordination with other agencies:

- ***Working with Community Housing Development Organizations (CHDOs)*** -The City will continue to evaluate the qualifications of qualified non-profit housing organizations, with the intent of working with these organizations in the future to preserve and develop affordable housing.

- ***Coordinating with Other Agencies to Provide Services*** The City will continue to coordinate with the County and other social service providers to provide needed housing and community services for its residents.

4.8 Reduction of Barriers to Affordable Housing

Actions by the City can have an impact on the price and availability of housing in the City. The governmental constraints have been discussed in the Housing and Community Development Needs component of this Housing Element and Consolidated Plan. Priority 1.4 in Section 4.4, Housing and Community Development Objectives and Activities, addresses the City's strategy in removing or reducing barriers to affordable housing development.

4.9 Public Housing Resident Initiatives

There is no public housing in El Cajon.

Appendix A: 1998 Combined Housing Element and Consolidated Plan Needs Survey

City of El Cajon
Combined Consolidated Plan and Housing Element Needs and Priorities
for the period of July 1, 1999 - June 30, 2004

Needs Category	Priority Need Level			
	High	Medium	Low	No Such Need
Housing				
Energy Efficiency Improvements				
Homeownership Assistance				
Lead-Based Paint/Lead Hazard Test/Abatement				
Rental Housing Subsidies				
Residential Construction				
Residential Rehabilitation				
Public Facilities and Improvements				
Abused and Neglected Children Facilities				
Centers for the Disabled				
Child Care Centers				
Fire Station/Equipment				
Health Facilities				
Neighborhood Facilities				
Parking Facilities				
Parks and Recreational Facilities				
Senior Centers				
Youth Centers				
Infrastructure Improvements				
Solid Waste Disposal				
Flood and Drainage				
Water/Sewer				
Streets and Sidewalks				
Tree Planting				
Economic Development				
Business Support Services/Technical Assistance				
Commercial/Industrial Rehabilitation				
Commercial/Industrial Infrastructure Development				
Job Creation (e.g. Financial Assistance to Businesses)				
HIV/AIDS Facilities and Services				
Facilities for Persons with HIV/AIDS				
Services for Persons with HIV/AIDS				

City of El Cajon
Combined Consolidated Plan and Housing Element Needs and Priorities
for the period of July 1, 1999 - June 30, 2004

Needs Category	Priority Need Level			
	High	Medium	Low	No Such Need
Public Services				
Abused and Neglected Children				
Battered and Abused Spouses				
Child Care Services				
Crime Awareness/Prevention				
Employment Training				
Fair Housing				
Health Services				
Legal Services				
Mental Health Services				
Screening for Lead-Poisoning				
Senior Services				
Services for the Disabled				
Subsistence Payments				
Substance Abuse Services				
Tenant/Landlord Counseling				
Transportation Services				
Youth Services				
Homeless Facilities and Services				
Emergency Shelter				
Transitional Housing				
Permanent Housing				
Job Training				
Case Management				
Child Care				
Life Skills Training				
Mental Heath Care				
Substance Abuse Treatment				
Other Activities				
Removal of Architectural Barriers				
Code Enforcement				
Historic Preservation (Residential/Nonresidential)				

Additional comments: _____

Appendix B: 1998 Continuum of Care Gap Analysis

Continuum of Care: Gaps Analysis - Individuals

Beds/Units

	Estimated Needs	Current Inventory	Unmet Need/ Gap	Relative Priority
Emergency Shelter	67	47	20	Med
Transitional Housing	5,659	505	5,154	High
Permanent Housing	1,624	176	1,448	High
Total	7,350	728	6,622	

Estimated Supportive Services Slots

Job Training	5,539	650	4,889	High
Case Management	6,275	700	5,575	High
Substance Abuse Treatment	855	158	697	High
Mental Health Care	735	111	624	High
Housing Placement	5,726	300	5,426	High
Life Skills Training	6,400	507	5,893	High

Estimated Sub-Populations

Chronic Substance Abusers	2,264	454	1,810	High
Seriously Mentally Ill	735	122	613	High
Dually-Diagnosed	88	7	81	High
Veterans	600	38	562	High
Persons with HIV/AIDS	135	61	74	Med
Victims of Domestic Violence	75	0	75	Med
Youth	350	97	253	High

Continuum of Care: Gaps Analysis - Persons in Families with Children

Beds/Units

	Estimated Needs	Current Inventory	Unmet Need/ Gap	Relative Priority
Emergency Shelter	134	110	24	Med
Transitional Housing	842	782	60	Med
Permanent Housing	174	114	60	High
Total	1,150	1,006	144	

Estimated Supportive Services Slots

Job Training	926	400	526	High
Case Management	1,038	900	138	Med
Child Care	1,150	600	550	High
Substance Abuse Treatment	460	250	210	High
Mental Health Care	115	0	115	High
Housing Placement	926	600	326	High
Life Skills Training	800	375	425	Med
Other Categories				
Transportation	1,038	200	838	High

Estimated Sub-Populations

Chronic Substance Abusers	460	259	201	High
Seriously Mentally Ill	115	0	115	High
Dually-Diagnosed	8	0	8	High
Veterans	60	0	60	High
Persons with HIV/AIDS	23	0	23	High
Victims of Domestic Violence	200	151	49	High

Appendix C: Summary of Citizen Comments

Summary of Citizen Comments

Public Hearing, February 9, 1999

The El Cajon City Council conducted a public hearing to accept and review testimony on:

- authorizing the application of a Section 108 loan for the replacement of Fire Station #8;
- allocating funds to projects and programs to be funded from the FY 1999-2000 CDBG program;
- allocating funds to projects and programs to be funded from the FY 1999-2000 HOME program; and
- authorizing the early closeout of the existing five-year Consolidated Plan.

Seven agencies requesting CDBG funds made presentations before the City Council. These included:

- Boys and Girls Club
- Labor's Community Service Agency
- Lutheran Social Services
- East County Council on Aging
- Meals on Wheels
- San Diego Youth and Community Services
- Heartland Human Relations

In addition, Affirmed Housing Group, a housing developer requesting HOME funds for a mixed use development presented its proposal before the City Council.

No public comments were received on the CDBG or HOME program.

The Council voted to approve all staff funding recommendations on the CDBG program and on the HOME administration. HOME allocations was to be continued in a subsequent hearing.

Public Hearing, March 9, 1999

The El Cajon City Council conducted a hearing to continue the allocation of HOME funds. No comments were received from the public.

The City Council voted to disapprove the proposal by the Affirmed Housing Group. The City will undertake a Request-for-Proposal process to solicit other proposals for the use of HOME funds.

Based on staff recommendation, the City Council voted to eliminate the Shared Housing Program administered by the East County Council on Aging from the CDBG program. Instead,

an equivalent amount ($20,000) in redevelopment set-aside funds will be used to support the Shared Housing Program. The $20,000 in CDBG funds was reallocated to the COPS program.

Public Hearing, April 13, 1999

The El Cajon City Council conducted a public hearing to solicit public input for the draft Housing Element/Consolidated Plan for 1999-2004. No public comments were received.

Public Hearing, April 27, 1999

The El Cajon City Council conducted a public hearing to approve the Housing Element/ Consolidated Plan. No public comments were received.

Appendix D: Resolutions

RESOLUTION NO. 60-99

RESOLUTION ADOPTING THE NEGATIVE DECLARATION FOR GENERAL PLAN AMENDMENT 1999-01 TO ADD THE REVISED HOUSING ELEMENT TO THE GENERAL PLAN.

WHEREAS, the proposed Negative Declaration for General Plan Amendment 1999-01 to add the revised Housing Element to the General Plan in the City of El Cajon, has been prepared and submitted by the Planning Division to the City Council for review and consideration; and

WHEREAS, the members of the City Council have reviewed and considered the information contained in the proposed Negative Declaration, together with any comments received during the public review process; and

WHEREAS, the City has independently reviewed and analyzed said Negative Declaration as required by the California Environmental Quality Act (CEQA); and

WHEREAS, the City has circulated draft documents which reflect its independent judgment; and

WHEREAS, the City Council finds on the basis of its independent review and consideration of the above that there is no substantial evidence that the project will have a significant adverse effect upon the environment.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. That the proposed Negative Declaration for General Plan Amendment 1999-01, as described above, reflects the City of El Cajon's independent judgment as required by Section 21082.1 of the Public Resources Code.

2. It is hereby certified that said Negative Declaration has been completed in compliance with CEQA and the State Guidelines, and the City Council has reviewed and considered the information contained therein, together with any comments received, prior to making a determination on the project.

3. The City Council hereby adopts the Negative Declaration for General Plan Amendment 1999-01.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an adjourned regular Joint City Council/Redevelopment Agency Meeting held this 27th day of April, 1999, by the following vote to wit:

AYES	:	McClellan, Ramos, Santos, Keegan, Lewis
NOES	:	None
ABSENT	:	None
DISQUALIFY	:	None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 60-99X of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Joint Meeting of the City Council/Redevelopment Agency on the 27th day of April, 1999.

Marilynn Linn CMC
City Clerk

USG201/3.6

RESOLUTION NO. 61-99

RESOLUTION APPROVING GENERAL PLAN AMENDMENT 1999-01 TO ADD THE REVISED HOUSING ELEMENT TO THE GENERAL PLAN.

WHEREAS, the El Cajon City Council duly advertised and held a public hearing on April 27, 1999, to consider adding the revised Housing Element to the General Plan; and

WHEREAS, a negative declaration was prepared and accepted as the environmental assessment according to CEQA Guidelines for the proposed General Plan amendment; and

WHEREAS, to facilitate understanding by the public, the City Council took a tentative or preliminary vote, which vote was not binding until the public hearing was completed; and

WHEREAS, the City Council duly considered all information presented, and listened to all persons who appeared before it to speak.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council hereby approves General Plan Amendment 1999-01 to add the revised Housing Element to the General Plan as indicated in Planning Commission Resolution No. 9257.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an adjourned regular Joint City Council/Redevelopment Agency Meeting held this 27th day of April, 1999, by the following vote to wit:

AYES	:	McClellan, Ramos, Santos, Keegan, Lewis
NOES	:	None
ABSENT	:	None
DISQUALIFY	:	None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 61-99 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Joint Meeting of the City Council/Redevelopment Agency on the 27th day of April, 1999.

CMC
City Clerk

USG201/3.6

RESOLUTION NO. 123–99

RESOLUTION OF COMPLIANCE WITH GOVERNMENT CODE SECTION 65585.1 FOR THE 1999-2004 HOUSING ELEMENT CYCLE.

WHEREAS, the State of California requires that each local government prepare a housing element of their general plan every five years (or as prescribed by state law) and submit it to the State Department of Housing and Community Development for a determination of substantial compliance with the requirements of state housing element law; and

WHEREAS, the San Diego Association of Governments (SANDAG) sponsored state legislation (AB 1715) that was enacted as Government Code Section 65585.1 in 1995, which creates the opportunity for local governments within the San Diego region to self-certify their housing elements through a pilot program; and

WHEREAS, the City of El Cajon desires to self-certify its 1999-2004 Housing Element under the provisions of Government Code Section 65585.1; and

WHEREAS, at a public hearing held on July 27, 1999, the City of El Cajon finds based on substantial evidence that the attached document has met the criteria set forth in Section 65585.1(c) for self-certification:

(c)(1) The City of El Cajon's adopted housing element or amendment substantially complies with the provisions of Article 10.6 of Division 1, Title 7 of the Government Code, including addressing the needs of all income levels. (Housing Element/Consolidated Plan ("HE/CP") Section 4.0 Housing and Community Development Strategic Plan).

(c)(2) For the third (1999-2004) housing element revision, the City of El Cajon met its fair share of the regional housing needs for the second housing element revision cycle, as determined by the San Diego Association of Governments (SANDAG). (HE/CP Page 4-8, Table 4-1 1991-1998 Housing Accomplishments).

(c)(4) The City of El Cajon provides a statement regarding how its adopted housing element or amendment addresses the dispersion of lower income housing within its jurisdiction, documenting that additional affordable housing opportunities will not be developed only in areas where concentrations of lower income households already exist, taking into account the availability of necessary public facilities and infrastructure. (HE/CP Goal 2.0, Policy 2.3, Page 4-12).

(Continued on Page 2)

(c)(5) No local government actions or policies prevent the development of the identified sites pursuant to Section 65583, or accommodation of the City of El Cajon's share of the total regional housing need, pursuant to Section 65584. (HE/CP Goal 4.0, Page 4-13).

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council hereby self-certifies its 1999-2004 Housing Element and submits this self-certification of compliance and housing element to the State department of Housing and Community Development.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an adjourned regular Joint City Council/Redevelopment Agency Meeting held this 27th day of July, 1999, by the following vote to wit:

AYES	:	McClellan, Ramos, Santos, Keegan, Lewis
NOES	:	None
ABSENT	:	None
DISQUALIFY:		None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 123-99 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Joint Meeting of the City Council/Redevelopment Agency on the 27th day of July, 1999.

Marilynn Linn, CMC
City Clerk

RESOLUTION NO. 123-99

RESOLUTION OF COMPLIANCE WITH GOVERNMENT CODE SECTION 65585.1 FOR THE 1999-2004 HOUSING ELEMENT CYCLE.

WHEREAS, the State of California requires that each local government prepare a housing element of their general plan every five years (or as prescribed by state law) and submit it to the State Department of Housing and Community Development for a determination of substantial compliance with the requirements of state housing element law; and

WHEREAS, the San Diego Association of Governments (SANDAG) sponsored state legislation (AB 1715) that was enacted as Government Code Section 65585.1 in 1995, which creates the opportunity for local governments within the San Diego region to self-certify their housing elements through a pilot program; and

WHEREAS, the City of El Cajon desires to self-certify its 1999-2004 Housing Element under the provisions of Government Code Section 65585.1; and

WHEREAS, at a public hearing held on July 27, 1999, the City of El Cajon finds based on substantial evidence that the attached document has met the criteria set forth in Section 65585.1(c) for self-certification:

(c)(1) The City of El Cajon's adopted housing element or amendment substantially complies with the provisions of Article 10.6 of Division 1, Title 7 of the Government Code, including addressing the needs of all income levels. (Housing Element/Consolidated Plan ("HE/CP") Section 4.0 Housing and Community Development Strategic Plan).

(c)(2) For the third (1999-2004) housing element revision, the City of El Cajon met its fair share of the regional housing needs for the second housing element revision cycle, as determined by the San Diego Association of Governments (SANDAG). (HE/CP Page 4-8, Table 4-1 1991-1998 Housing Accomplishments).

(c)(4) The City of El Cajon provides a statement regarding how its adopted housing element or amendment addresses the dispersion of lower income housing within its jurisdiction, documenting that additional affordable housing opportunities will not be developed only in areas where concentrations of lower income households already exist, taking into account the availability of necessary public facilities and infrastructure. (HE/CP Goal 2.0, Policy 2.3, Page 4-12).

(Continued on Page 2)

(c)(5) No local government actions or policies prevent the development of the identified sites pursuant to Section 65583, or accommodation of the City of El Cajon's share of the total regional housing need, pursuant to Section 65584. (HE/CP Goal 4.0, Page 4-13).

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL CAJON AS FOLLOWS:

1. The City Council hereby self-certifies its 1999-2004 Housing Element and submits this self-certification of compliance and housing element to the State department of Housing and Community Development.

PASSED AND ADOPTED by the City Council of the City of El Cajon, California at an adjourned regular Joint City Council/Redevelopment Agency Meeting held this 27th day of July, 1999, by the following vote to wit:

AYES	:	McClellan, Ramos, Santos, Keegan, Lewis
NOES	:	None
ABSENT	:	None
DISQUALIFY:		None

MARK LEWIS
Mayor of the City of El Cajon

ATTEST:

MARILYNN LINN, CMC
City Clerk

I hereby certify that the above and foregoing is a full and true copy of Resolution No. 123-99 of the Resolutions of the City of El Cajon, California, as adopted by the City Council at the Joint Meeting of the City Council/Redevelopment Agency on the 27th day of July, 1999.

Marilynn Linn, CMC
City Clerk

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